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T H E

Pleasant A R T

: O F

MONEY-CATCHING

T R E A T I N G

I. Of the Original and Invention of
M O N E Y.

II. Of the Misery of Wanting it &c.

III. How Persons in Straits for Money may
supply themselves with it.

IV. A new Method for ordering of Expences.

V. How to save Money in Diet, Apparel
and Recreations.

VI. How a Man may always keep Money
in his Pocket.

VII. How a Man may pay Debrs without
Money.

VIII. How to Travel without Money.

To which is added,

The Way how to turn a PENNY :

O R,

The Art of Thriving.

With several other Things both Pleasant
and Profitable.

L O N D O N

Printed in the year 1705

T H E

PREFACE.

HOW! The Pleasant Art of MONEY-CATCHING, say you? Yes, indeed; the very same, I'll assure ye: And if any Judgment can be made from the common Discourse, there was never more need on't than now: And therefore now I think I have nick'd the Humour of the Age, by adapting this Treatise to every Man's Use: For who would not willingly part with a Shilling to gain a Pound; nay, as it may fall out, a Thousand Pounds? And if so, What can more commend it self than the pleasant Art of MONEY-CATCHING? For who is there that wou'dn't be willing to learn it? Especially at a time when it is so hard to get it; and in which the Generality of Men know the Worth of it mostly by the Want of it; and are even ready to send out an Hue and Cry after it. — There's no Money to be had, cries one: I never knew Trading so dead, cries another: I hardly

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hardly take what keeps my House, cries
a third. Thus all complain for want of Money :
And what can be a greater Argument of its
Worth, than when every one courts it, and lan-
guishes because of its Absence : And seems
to say,

Return, return, thou charming Nymph, again :
For of thy Absence all Men do complain, }
From Quality, down to the humble Swain : }
For unto thee they all do Homage pay ; }
For thee they strive, for thee they pray ; }
And grow impatient of thy longer Stay.

For thee the Ladies of Delight,
Do amble round the Streets by Night ;
And, unashamed, often do
In Bridewell suffer for it too :
Even from the Plain, Stuff gown,
To Whores of Quality, and high Renown.
They are thy humbly Slaves :
Nor can the dreadful Fire,
By which they oftentimes expire,
Tumbling half rotten to their Graves ;
Nor yet the Surgeon's Powdering-Tub,
Where their old Sores they scrub,
Fright them from their Allegiance ; till they be
Devoted Slaves and Subjects unto thee.

For thee, the Soldiers, with Heroick Grace,
Do Death in all its horrid Forms out-face :
It is for thee they valiantly do fight ;
March all the Day, and lie i'th' Fields all Night :

For

The P R E F A C E.

For thee the Lawyer too his Lungs does spend,
For whilst thou stay'st, the Cause will never end.

Vintners for thee (so Custom does enjoin)
To please their Guests, drink their own poison'd
[Wine:]

Thou mak'st Physicians to their Patients go;
Who but for thee, wou'd no Compassion show.
Nay, the Divine, whose Duty 'tis to Teach,
Wer't not for thee, would hardly ever Preach,

Thus Persons of all Qualities and all Professions make their Court to Money; the gaining of which, as if it were the great Diana of the World, is the chief Mark they aim at, in all their Undertakings: And therefore to inform 'em how they may catch this coy Mistress, and embrace her in their own Arms, must needs be a very pleasant Art. And so much, I doubt not, every one will be so civil as to grant me. But then their next Question will be, How must this be done? — Not so fast, Gentlemen; 'tis a Matter of great Moment, and must not be slightly huddl'd over: And therefore I hope you don't expect I should tell you in the Preface; for I am sure, I don't intend it; for then the Reading of the Book would be needless. But this I'll assure you, That whatever I have promis'd in the Title, I'll make good in the Book. With several other useful and necessary Instructions; which if Tradesmen and others would

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diligently peruse and put into Practice, they would get more than they do, and not be in Danger of losing so much: For here they may see so many several Ways of Turning a Penny, that if they don't thrive, 'twill be their own Faults: And whether they be like to thrive or not, they may also know, if they will but give themselves the Trouble of comparing their own Management with the Rules contain'd in the following Treatise. Which if they had been sooner known, or at least better follow'd, might have prevented many of those Statutes of Bankrupt, which have every Week taken up so much room in our Gazetts. And if such a Subject don't please, I'll e'en fling my Pen away.

Vale.

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The Pleasant A R T O F Money-Catching.

C H A P. I.

Of the Original and Invention of Money.

WHen Commerce and Traffick was first begun in the World, and Men came to trade one with another, there was no Use of Money, nor no need of it; for Men barter'd their Goods in Exchange with each other: And as in the Infancy of the World, some were Tillers of the Ground, and others were Keepers of Sheep; the one gave the other Corn, and took of their Sheep in Exchange for it. And this sort of Trading is now generally in Use in our foreign Plantations, to supply the Want of Money: But in Pro-

ness of Time, as Trading encreas'd, so did Luxury begin to abound; and as Luxury abounded, so Mens Wants grew greater: Which begat a Necessity of some other Way of Commerce: And this was Money; which is of that Antiquity, that *Josephus* tells us, That *Cain* (the Son of *Adam*, and the First-born of Men) was very greedy in gathering of Money together; though of what Metal that Money was made, and whether it was coined or no, he is silent. *Herodotus* writeth, That the first that coined Silver and Gold to buy and sell with, were the *Lydians*: For Silver and Gold being the most precious of Metals, was so much valued, that whatever any Man wanted, might be purchased for it. *Hor-mer* indeed tells us, That before Siege of *Troy*, Men used to change or barter one Commodity for another. But it is undeniable, that Money was in Use long before that Time: For when *Abraham* purchased the Cave of *Machpelah*, and the Field in which it was, for a Burying Place for his Family, he gave four hundred Shekels of Silver for it; which the sacred Text tells us, Was currant Money with the Merchant: And this about the Year of the World 2088, which was near 700 Years before the Destruction of *Troy*: But tho' the Money was current with the Merchant, yet I question whether it was coined or not;

not ; for it rather appears that it receiv'd its Value from its Weight, than from any Stamp that was upon it : Their Weight of a Shekle being a quarter of an Ounce, and the true Value of it fifteen Pence of our Money, so that at that rate *Abraham* paid twenty five Pounds of our English Money for that Burying Place.

We read likewise of Pieces of Silver, or Silverlings before this, which was current Money among the Nations at that Day : For *Abimelech*, King of *Gerar*, having taken *Abraham's* Wife from him, upon a Supposition that she was his Sister ; when he came to understand the Truth of the Matter, not only restored his Wife to him again, but also gave him a thousand Pieces of Silver, or Silverlings ; the Value of which thousand Pieces (each Piece being worth two Shillings and six Pence) came to one hundred twenty five Pounds, two Shillings and six Pence ; which at that Day was a noble Present for a King to give.

But besides Shekels and Silverings, there was Talents also, the Weight of which was 750 Ounces : A Talent of Silver (for there were Talents of Gold, as well as Silver) contained the Value of one hundred eighty seven Pounds ten Shillings. Of each of these Coins there is frequent Mention in the holy Scripture, of the Old Testament.

Testament: In the New Testament our Saviour commanded *Peter* to take up the Fish that first came to Hand, and when he had opened his Mouth, he should find therein a Piece of Money; which he was to take and give the Tax-gatherers for his Master and himself: Which Piece of Money was called a *Stator*, which contained half an Ounce of Silver, and came to two Shillings. And when the wicked Jews came to insnare our Saviour, about the Lawfulness of paying Tribute to *Cesar*, he bid them shew him the Tribute-money, and they shewed him a Penny, which is seven Pence half-penny; and that this was Money coined and stamped, appears by our Saviour's asking them, *Whose was the Image and Superscription?* To which they answered, *Cesar's*.

But I need not quote the Scripture to prove that the Jews and Romans used to coin Money, the Image and Superscription giving a Value to it, and promoting the Currancy of it. For Silver was coined in *Rome*, in the Year of the World, 3672, which was about 300 Years before our Saviour was born into the World. History tells us, That Silver was first of all coined in the Isle *Egina*; but in *Rome* it was stamped with the Impress of a Chariot and Horses. And *Janus* caused Brass to be coined with a Face on the one side, and a Ship on the

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the other, in Memory of *Saturnus*, who arrived there in a Ship. *Servius Tullus*, a King of the Romans, first coined Brass with the Image of a Sheep and an Ox. And in some Places Leather cut into Pieces, has had the Stamp of Authority put upon it, and so it was made to pass for Money. And in *New England*, the Indians have Money which they call, *Wampompege*, which is of two sorts, one white, which they make of the Stem or Stock of the Periwinkle, which they call *Meteanhock*, when all the Shell is broken off; and of this sort six of their small Beads (which they make with Holes to string the Bracelets) are currant with the English for a Penny. The other sort is black, inclining to blew, which is made of the Shell of a Fish, which they call *Poquaûhock*; and of this sort, three make an English Penny. They that live upon the Sea-side generally make of it; and as many make as will; none being deny'd the Liberty of making it. This Coin or Money the Indians set such a Value upon, that they bring down all the sorts of Furs which they take in the Country, and sell to the Indians and English too, for this Indian-money; and the Currancy of it among 'em, makes them look upon it as a good Equivalent for what Commodities they have to sell, both the English, Dutch and French trading to the
Indi-

Indians with it above six hundred Miles North and South from *New England*.

Which is sufficient to shew that the Use of Money is very ancient, and is made Use of by all Nations, in Trading with each other; and was first invented as a *Medium* in Trade, and an Equivalent for all sorts of Commodities.

C H A P. II.

Of the Misery and Unhappineß of those that want Money, and are in Debt by borrowing of it.

THERE is no wise Man that will covet Money for it self, but for the Use that is to be made of it: For Money it self cannot satisfy; and so we are told by the wisest of Men, *Eccles. v. 10. He that loveth Silver, shall not be satisfied with Silver; nor he that loveth Abundance, with Increase.* In a Time of Famine, or in a besieged City, a Man may have Money enough by him, and yet may want a Piece of Bread: Money therefore is prized not for it self, but for its Use; because, as *Solomon* also says, *Money answers all things*: And seeing without Money a Man can have nothing, they must be very miserable that are without it.

Charity (in this last and Iron Age of the World) is grown so cold, that there's scarce any thing to be got upon that Account:

count: If you are a-cold, Charity won't warm you; neither, if you are hungry, will it fill your Belly. But if you have Money, you may do both.

If you have Money, you may be a Livery Man, an Assistant, a Warden, a Master of your Company; but if you want Money, you'll never arrive to the Honour of a Beadle; for even for such an inferiour Employment, you must make Friends, and that cann't be done without Bribes, nor can you bribe without Money.

If you have Money, you may be an honest Man, and a good Man; but if you want Money, you must be a Knave by Consequence.

Enquire of a rich Man among his Neighbours, what he is, meaning only whether he be a substantial Man, and one that's responsible; and they'll presently tell you, *He's a very good Man, I'll assure you*: Tho' at the same time, with respect to his Morals, he's perhaps as profligate a Fellow as any's in the whole Parish; and one that lives by oppressing his poor Neighbours, and doing all manner of Injustice: His Money making amends for all his Enormities. I knew a certain Tradesman in *London*, that had an Uncle, a rich covetous Fellow, that was worth many thousands; this poor Man addressed himself to his Uncle to give him an hundred Pounds to set him

up;

up; but he knew the worth of Money better than to part with it out of his own Hands, before Death forc'd it from him: and told him plainly he would give him nothing while he liv'd, but it may be he might leave him something when he dy'd; especially if he found him industrious, and that he put himself in a Way to live. —

The poor Man had but little Money, and less Credit, and how to put himself into a Way to live he knew not, his Trade being none of the best for a Journey-man: However, picking up a little Credit at one place, and a little at another, he addresses himself to the Company he was free of, and wou'd fain have borrow'd fifty Pounds of them; but truly they wou'dn't lend it him, but upon such Security as he cou'dn't procure: In this Extremity, having put himself into a Shop, he goes again to his Uncle, to desire him to lend him a little Money; telling him he had set up of his Trade, and was got into a Shop; but wanted Money to carry on his Business, and desir'd him to lend him a little: His Uncle finding he was getting into a Way, out of his great Generosity lends him 20*l*. but makes him give him a Bond to pay him again in a Year's time. The poor Man had almost as good have been without his Money as to have been under such an Obligation; but was resolved to keep Touch
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with him, though he liv'd so poorly all the time, that he was the Scorn of his Neighbours and Fellow-Tradefmen, who all look'd upon him as a poor, and consequently a pitiful Fellow : But for all that, tho' with much ado, he had the good Fortune to pay back his Uncle the 20 l. within the time limited : Which his Uncle took so well, that he told him, *Since he took such Care to keep his Word, he would remember him another time* : And so he did ; for having neither Wife nor Child, when he died, he divided his Estate among his Relations, and left this poor Kinsman of his, thirty thousand Pounds in ready Money, and fifteen hundred Pounds *per Annum*, And now this poor Man, whose Poverty made him the Scorn of his Neighbours and Acquaintance before, was become a *very good Man*, all on a sudden ; insomuch that the City took Notice of him, and chose him *Sheriff* the very next Year ; and the Company, that before refus'd to lend him fifty Pound, now chose him their *Master*, and were all his humble Servants ; and he was applauded and cry'd up by every one : Here was now a mighty Change ; and yet the Man was the same still ; it was Money only made the Difference. Judge therefore whether *Want of Money* ben't an extraordinary Misery, and a great Unhappiness.

This puts me in Mind of a Story I have heard related of *Jocelin Piercy Esq;* Brother to the Earl of *Northumberland*, who going by a Butcher's Shop near *Cow-Cross*, affronted his Dog, who thereupon fell a barking at him, and the Esquire made no more ado, but drew his Sword and run him thro': The Butcher, who was troubled for the Loss of his Dog, charges a Constable with the Esquire, and has him before a Justice of Peace in *Clerkenwell*, for killing his Dog, who was a good Servant to him, and a great Security to his Shop: Being before the Justice, who knew him not, he examin'd him very strictly why he kill'd the Man's Dog: The Esquire answer'd him very carelessly, *Because the Dog run at him.* Run at ye, said Mr. Justice, how did he run at ye? To which, *Piercy* being a comical sort of a Man, replied, *He run at me thus, Bowgh, wough, wough*, and therewith taking a little Run, as-if he would shew how it was, run upon the Justice's Worship, and threw him and his Chair down together; which Mr. Justice look'd upon as such an Affront to his Worship, as nothing would attone for, but committing him to *Newgate*, aggravating the Crime of killing the Butcher's Dog, telling him, His Dog was his Servant; and that for ought he knew, himself, or some of his Gang, design'd to rob his Shop, but he

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make an Example of him, he was resolv'd: Piercy seem'd very little concern'd at what the Justice said, which madded him the more. And therefore he calls his Clerk to make his *Mittimus*, who asking him what his Name was, he said *Jocelin*, *What besides Jocelin*, said the Clerk? *Piercy*, answered he: *Of what Place*, reply'd the Clerk? *Of Northumberland-house, near Charing-cross*, said he. The Justice hearing this, and knowing there was a very comical Gentleman of that Name, who was Brother to the Earl of *Northumberland*, then a great Favourite of the King's; immediately changes his Tone, and with a smiling Countenance cries out, *What, the Earl of Northumberland's Brother?* Yes, and please your Worship, replies he: With that the Justice comes to him with his Hat in in his Hand, *Mr. Jocelin Piercy, your very most humble Servant; I hope, my Lord, your Brother's well: Very well Sir, I thank ye*, reply'd he: *Upon my Word, I must beg your Pardon, Sir, for I didn't know you; but you are a comical Man, Mr. Piercy, I vow: Piercy then told the Justice, He must beg his Pardon for throwing him down: O, 'tis very well, 'tis very well; says the Justice: It was a little rude, I confess, says Piercy; but I protest, 'twas your own Fault; for when you ask'd me how the Dog run at me, I cou'd do no less than shew you. 'Twas well enough, Mr. Piercy,* says

says the Justice, *there was no hurt done.* And then turning to the Butcher, (who stood all this while like Mum-chance, who was hang'd for saying of nothing; and look'd as if he couldn't help it) *As for your part, Sirrah, I'll teach you to keep your Dog within Doors, and teach him better Manners, and not let him run at Gentlemen, as they walk along the Streets.* The poor Butcher found now that the Tide was quite turn'd against him; for Mr. Justice presently commanded the Clerk to make his Recognizance, and bind him over to the the Sessions; which had been certainly done, had not Mr. Piercy interpos'd with the Justice on his behalf.

So that the Butcher, because he was a poor Man, was forc'd to be thankful for the killing of his Dog, and glad he got off so too: Whereas had he been a rich Man, he wou'd have made Piercy (as great a Man as he was) have given him Satisfaction. But when a Man wants Money, he must be thankful for Injuries, and put up any Wrongs, because he knows not how to right himself. For as the blind Man eats many a Fly, because he cann't see 'em: So the poor Man suffers many an Injury, because he cann't help himself.

If a poor Man that wants Money, be at any time sick, he's censur'd to be drunk: But if a rich Man be never so drunk, he's only

only indispos'd : Thus Persons are judg'd, not according to Truth and Justice, but according to their Riches or Poverty. A rich Man's an honest Man, though he be never such a Knave and Debauchee; but a poor Man, though he be never so honest and so good, yet if he wants Money, he's a Knave.

Let a rich Blockhead talk the greatest Nonsense in the World, yet he shall be admir'd and applauded ; and if a poor, but ingenious Man be in Company, and cou'd speak a thousand times more to the Purpose, yet if he wants Money, he must not presume to contradict him.

Thus whosoever wants Money, is always subject to Contempt and Scorn in the World, let him be never so well accomplished with the Perfections of Body or Mind : So true is that which *Juvenal* tells us,

*Nil habet infœlix paupertas durius in se
Quam quod ridiculos Homines facit.*---

Nothing makes Poverty more grievous then
That it contemptible doth render Men.

And though it be the hardest thing to bear in Poverty, yet it is always a constant Concomitant of it, that it exposes Men to Scorn and ridicule ; and that by those, who are far more worthy of Contempt themselves, both in regard of their Ignorance, and debauched Lives, or insignificant Conversations.

I confess, if we look backward into the better and wiser Ages of the World, Virtue, tho' cloath'd in Rags, was more esteemed than the Trappings of the golden Afs: 'Tis in these last and worst of Days, that Vice has got such an Ascendant in the World; as to make Men think all that are poor, are miserable: For in the Primitive Times, Poverty was the Badge of Religion and Piety; and well it might, for not many Great, nor many Noble were called: And the Study of Wisdom, and Contempt of the World, was in Esteem amongst the wisest Philosophers in the earliest Ages. But, as *Ovid* has it,

Tempora mutantur, & nos mutamur in illis.

The Times are chang'd, and even we,
Seem changed with the Times to be.

So that in these Times, considering the Misery of wanting Money is so great, we may say with the wise Man, *My Son, it is better to die than to be poor*: Which Saying, was perhaps the Occasion of an old Miser's Mistake, who bid his Son observe what *Solomon* said, which was, *Always to keep a Penny in his Pocket*. But his Son answering again, *He didn't remember that Solomon said any such thing*; the Miser replied, *Then Solomon wasn't so wise as he took him for*.

Indeed Money is now become the worldly Man's God; and is the Card which the

Devil turns up Trump, to win the Sett
withal; for it gives Birth, Breeding,
Beauty, Honour and Credit; and makes
the Possessors think themselves wise, tho'
their very thinking so, declares 'em Fools:
But because Money answers all things, and
is in such Vogue with the World, there-
fore so many are willing to purchase it,
though with the Loss of Soul and Body.

But the Want of Money does not only
Cause Men to be contemn'd and ridicul'd,
but it also puts Men upon taking wicked
and unlawful Courses to obtain it: Which
made one say,

O ma'a Paupertas, Vitii Scelerisque Ministra!
O wretched Poverty! A Bawd thou'rt made
To ev'ry evil Act, and wicked Trade.

For it wresteth and maketh crooked the
best Natures; which are forced by their
Necessities to do those things which they
blush to think of, while they are doing 'em:
Such is borrowing, and not being able to
pay; to speak Untruths, to cover and
disguise their Poverty: To deceive and
sometimes to cheat their nearest Relations.
And all because when they are in Want,
they are scorn'd, despis'd, and perhaps dis-
own'd by them.

Nay, if it be a Friend upon which a Man
has laid the greatest Obligations; yet if
he comes to be in Want, and come to see
those he has oblig'd before, if they can't
avoid

avoid bidding him dine with 'em; yet he shall be plac'd at the lower End of the Table, and carv'd unto of the worst of the Meat: And though they are drinking frequently one to another, yet he shall be fain to whisper to one of the Servants for his Drink, and endure all the Jeers that shall be put upon him, by those that are courted at the upper End of the Table; no one all Dinner-time shewing him any Countenance, but looking upon him as the Nuisance of the Company. These are things so irksome, and hard to be born by a Generous and Noble Spirit, that did not their Want inforce them to accept of a Dinner, they cou'd with more Satisfaction dine with my Lord Mayor's Hounds in *Bunbil-Fields*.

Besides, whatever Discourse is offer'd at the Table, yet the necessitous Man, (tho' perhaps he can speak more to the Purpose than all that are there) must not put in a Word, but give them leave to engross all the Talk; and must hear them tell the most palpable Lies, and speak the absurdest Nonsense that may be, and yet must be silent, and sit like a Person that neither knew nor understood any thing.

Now if all these Miseries arising from the Want of Money were but well consider'd, it would certainly make Men willing to eat their Bread at home, and not

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be beholding to another for their Meat : For, *Est aliena vivere quadra, miserrimum* ; It is most miserable to live on the Trencher of another Man.

But before I leave this Subject, of shewing the misery of Wanting Money, it is necessary I shou'd say something of the misery of Borrowing Money, or Running in Debt, which is a consequent of Wanting Money : For he that does not Want, has no occasion to Borrow : And is, in that respect happy ; for being out of Debt, he is out of Danger ; and therefore needs not make use of the *Clanculars*, and find out all the By-ways and Private-turnings, on purpose to avoid his Creditors ; but can walk in the open Streets without fear, and Whet his Knife even at the Counter Gates.

But on the contrary, he that Borrows Money, has made him such a Slave to his Creditors, that he dares hardly say his Soul is his own ; and is afraid that every one he meets is a Serjeant, or a Bailiff, that intends to captivate his outward Tabernacle : Like the Man that in the Night-time, having his Coat catch'd by a Nail, and so stop'd, he presently cry'd out, *At whose Suit ?* As supposing it had been a Serjeant that had arrested him. The melancholy Air of his Face, is sufficient to tell his Fears : His very Sleep is disturb'd with fearful Dreams, and the very Thoughts of

a Prison are worse than Death to him. He is afraid to see his own Friends, lest they should be metamorphos'd into Duns; and he would at any time go a Mile about, to avoid meeting with a Creditor, whom he looks upon to be the ill-natur'd'st Man in the World, for having once done him a Kindness, he's ever after twitting him in the Teeth with it. In short, the Man that's in Debt, has his Mind so loaded with Fetters, that at best, he looks upon himself but as a Prisoner at large; and is so much confin'd in his own House, that tho' he hears one knock, he dares not go to the Door, for fear of meeting with a Serjeant to arrest him; or with a Creditor, to ask when he shall be paid; and, because thro' Poverty and Want, he has but little Flesh on his Back, threatening to have his Bones; in the mean time hindring him from getting that Money with which he should be paid.

But besides all this, there are other Miseries with which the poor Debtor is always troubled, and that is, That his Creditor grutches him every bit of Meat he eats; especially if it be better than ordinary: He wou'd have him and his Family live only upon Bread and Water: But he happens to have a good Pig at *Bartholomew-Tide*, or a good Goose at *Michaelmas*, and any of his Creditors see it, they presently cry out, *He can find Money to cr*

his Guts, and feed his Family with the best the Season affords; but he can't find Money to pay me what he owes me: I am sure, I can't live at that Rate he does: And it may be that's no more than what's true; not that he is n't able, but because he has no heart to do it; tho' he wallows in Wealth, as the Swine does in the Mire. And perhaps the poor Debtor and his Family has pinch'd all the Week, to save a little Money to buy a good Meal on Sunday, which yet he is as afraid to be seen eating, as if he had stole it, keeping his Door shut whilst it stands upon the Table; and if any one knocks while he is at dinner, taking the Dish away, before the Door be open'd: And what greater Slavery can a Man be expos'd to? Or what will grate more upon a free-born Mind? In like fear is he also of being seen by his Creditors with a good Suit of Cloaths on. Then the Cry is up again, *He can find Money to buy good Cloaths, but not to pay his Debts!* As if, because a Man owes Money, he was oblig'd to go Naked, or always in Rags. And then the old Usurer is sure to add, *Well, I know not what other Folks may do, but I am sure I can't afford to lay out so much Money upon my self:* That is, he can't find in his heart to do it; every Penny of Money he lays out, being nigh as hard to part with, than so many drops of his Blood: And therefore 'tis he goes him-

self in old and ragged Cloaths, made up of so many several sorts of Patches, that it is as hard to find which was the Original Cloth his Cloaths were made of, as it is to find out the Head of *Nilus*, the Egyptian River. So that whilst the poor Debtor is haunted by such Ghosts, if he gets a good piece of Meat, he eats in fear; and if he has a good Suit of Cloaths, he is afraid to be seen in 'em; so importunate are his Duns-for their Money, and so fill'd with Envy to see him have any thing that is good: But I will conclude this Chapter with Mr. *Randolph's* ingenious Poem upon his Importunate Duns.

On Importunate Duns.

By Mr. Thomas Randolph.

POx take ye all: From you my Sorrows swell,
 Your treach'rous Faith makes me turn Infidel.
 Pray vex me not, for Heaven's sake, or rather
 For your poor Childrens sake, or for their Father.
 You trouble me in vain: What'e'r you say,
 I cannot, will not, nay, I ought not pay:
 You are Extortioners, I was not sent
 To increase your Sins, but make you all repent
 That e'er you trusted me: We're even here,
 I bought too cheap, because you sold too dear.
 Learn Conscience of your Wives, for they, I'll swear,
 For the most part trade in the Better Ware.
 Hark, Reader; if thou never yet hadst one,
 I'll shew the Torments of a Cambridge Dun:

He rails where-e'er he comes ; and yet can say
But this, That Randolph did not keep his Day :
What ? Can I keep the Day ? Or stop the Sun
From setting, or the Night from coming on ?
Cou'd I have kept Days, I had chang'd the Doom
Of Times and Seasons that had never come.

These evil Spirits haunt me e'ry Day,
And will not let me eat, study or pray :
I am so much in their Books, that 'tis known
I am too seldom frequent in my own.
What Damage given to my Doors might be,
If Doors might Actions have of Battery ?
And when they find their coming to no end,
They Dun by Proxy, and their Letters send
In such a Stile, as I cou'd never find
In Tully's long, or Seneca's short Wind :

GOOD Master Randolph, pardon me, I pray,
If I remember you forgot your Day :
I kindly dealt with you ; and it would be
Unkind in you, not to be kind to me.
You know, Sir, I must pay for what I have ;
My Creditors won't stay ; I therefore crave
Pay me, as I pay them, Sir ; for one Brother
Is bound in Conscience not to wrong another.
Besides, my Landlord would not be content
If I shou'd dodge wi' him for his Quarter's Rent :
My Wife lies in too ; and I needs must pay
The Midwife, lest the Fool be cast away :
And 'tis a second Charge to me, poor Man,
To make the new-born-Babe a Christian :
Besides, the Churching a third Charge will be,
In butter'd Haberdine and Furmery.
Thus, hoping you will make a courteous end,
I rest (O wou'd they wou'd sit)

Your loving Friend.

A. B. M. H. T. B. H. I. J. O.

J. F. M. G. P. W. ----- Nay I know

You have the same Stile all ; and as for me,
 Such as your Stile is, shall your Payment be ;
 Just all alike : See what a cursed Spell
 Charms Devils up, to make my Chamber Hell !
 This some starv'd 'Prentice brings ; one that does look
 With a Face blurr'd more than his Master's Book.

One that in any Chink can peeping lie,
 More slender than the Yard he measures by :
 When my poor Stomach barks for Meat, I dare
 Scarce humour it : They make me live by Air,
 As the Camelion do ; and if none pay
 Better than I have done, even so may they.
 When I wou'd go to Chappel, they betray
 My Zeal, and when I only meant to pray
 Unto my God ; 'Faith all I have to do,
 Is to pray them, and glad they'll hear me too.
 Nay, shou'd I Preach, the Rascals are so vext,
 They'd see a Beadle to arrest my Text ;
 And sue, if such a Suit might granted be,
 My Use and Doctrine to an Outlawry.
 This Stings ; yet what my Gaul most works upon,
 Is that the Hope of my Revenge is gone.
 For were I but to deal with such as those
 That knew the Danger of my Verse and Prose,
 I'd steep my Muse in Vinegar and Gall,
 Till the fierce Scold grew Sharp, and hang'd 'em all.
 But those I am to deal with, are so dull,
 (Tho' got by Scholars) he that is most full
 Of Understanding, can but hitber come,
 Imprimis 'em, and The Total Sum.

I do not wish them Egypt's Plagues ; but even
 As bad as they ; I'll add unto 'em seven :

I wish not Locusts, Frogs and Lice come down,
 But Clouds of Moths in ev'ry Shop i'th' Town:
 Then honest Devil to their Ink convey
 Some *Aquafortis*, that may eat away
 Their Books: To add more Torments to their Lives,
 Heav'n, I beseech thee, send 'em handsome Wives;
 Such as will Pox their Flesh till Sores grow in't,
 That all their Linnen may be spent in Lint.
 And give them Children with ingenuous Faces,
 Indu'd with all the Ornaments and Graces
 Of Soul and Body, that it may be known
 To others, and themselves, they're not their own.
 And if this grieve 'em not, I'll vex the Town
 With this Curse, States put Trinity Lecture down:
 But my last Imprecation this shall be,
 May they more Debtors have, and all like Me.

Tho' I confess Mr. *Randolph* (who was as witty a Man as any in the Age he liv'd in) is very sharp upon his Duns; yet considering they were importunate ones, those that have had the same kind of Usage from 'em, will think he has but done 'em Justice. — But this, I presume will be enough to shew the Misery of wanting Money; and what a great Unhappiness it is to be forc'd to Borrow it.

I shall next proceed to enquire into the Reasons why, or by what means it comes to be so much wanted; but that shall be the Business of the next Chapter.



CHAP. III.

An Enquiry into the Causes of Mens wanting Money.

SINCE Money is a thing so necessary and so useful, and the Want of a Competency of it, makes a Man so very miserable; rendring him liable to all the Scorn and Contempt that an ill-natur'd World can throw upon him; it seems a little strange so many shou'd want it, especially of those that know the Worth of it. And therefore it may be worth our enquiring into the Cause from whence this Want proceeds; I mean the common and ordinary Causes; for there are some Causes that are extraordinary, such as all our Wit and Prudence can neither fore-see, nor avoid: Such was that extraordinary and surprising Storm, in *November, 1703*, whereby many Thousands were undone as to their Estates, besides the many Lives that were lost: And such also was the dreadful Fire of *London*; whereby some that had great Estates one Week, had scarce Bread to eat the next Week. And particular Persons had particular Losses by Fire, many times since. Thus, in a time of War, many are unavoidably Losers; but these must not be reckoned the common and ordinary Ways that makes and keeps Men poor. We know

know indeed, that by the Divine Providence in the Body of a Common-wealth, there must be as well Poor as Rich, even as an Humane Body cannot subsist without Hands and Feet to labour, and walk about to provide for the other Members, the Rich being the Belly, which devour all, yet do no part of the Work : But the Cause of every Man's Poverty is not one and the same : Some are Poor by Condition, and content with their Calling ; and neither seek, nor can work themselves into better Fortune ; yet God raiseth up as by Miracle, the Children and Posterity of these, oftentimes to possess the most eminent Places either in Church or Common-wealth, as to become Arch-Bishops, Bishops, Judges, Commanders, Generals in the Field, Secretaries of State, States-men, and the like, so that it proveth not always true, which *Martial* saith,

*Pauper eris semper, si pauperes,
Æmiliane.*

If poor thou art, then poor thou shalt remain :
Rich Men alone do now rich Gifts obtain.

Of this Condition are the greatest number in every Kingdom ; other there are, who have possessed great Estates, but those Estates (as I have seen and known it in some Families, and not far from the City)

have not thrived or continued, as gotten by Oppression, Deceit, Usury, and the like, which commonly lasteth not to the third Generation, according to the old saying.

De male quæstis vix gadet tertius hæres.

It seldom is the Grandchild's Lot
To be the Heir of Goods not justly got.

Others come to Want and Misery, and spend their fair Estates in Ways of vicious living, as upon Drink and Women; for *Bacchus* and *Venus* are inseparable Companions, and he that is familiar with the one, is never a Stranger to the other.

Uno namque modo, Vina Fenusque noſent.

In one ſame way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual Want, as being naturally wholly given to Idleness; these are the Drones of a Common-wealth, who deserve not to live, *Qui non laborat, non manduces*: He that labour eth not, must not eat. Labour Night and Day, rather than be burthenſome, ſaith the Apoſtle Paul: Both Country, and City ſwarm with theſe kind of People. The diligent Hand (ſaith Solomon)

solomon) shall make rich, but the Sluggard shall have a Scarcity of Bread. I remember when I was in the Low Countries, there were three Soldiers, a *Dutch Man* a *Scot*, and an *English Man*, who for their Misdemeanors were condemned to be hanged: Yet their Lives were beg'd by three several Men, one a Bricklayer, that he might help him to make Bricks, and carry them to the Walls: The other was a Brewer of *Delft*, who beg'd his Man to fetch Water, and do other Work in the Brew-house: Now the third was a Gardiner, and desired the third Man to help him to work in, and dress an Hop-garden: The first two accepted their Offers thankfully; this last, the *English Man*, told his Master in plain terms, *His Friends had never brought him up to gather Hops*; and therefore desired to be hanged first, and so he was.

Others having had great Estates left unto them by their Friends, and who never knew the Pain and Care in getting them, have, as one said truly, galloped through them in a very short time: These are such of whom *Solomon* speaketh, *who having Riches, have not the Hearts* (or rather the Wit) *to use them*: These Men most aptly are compared to the Willow-tree, which is called in Latin, *Frugi perda*, or Loose-fruit; because the Palms of the Willow-tree are no sooner ripe, but blown away with

the Wind. I remember, in *Queen Elizabeth's* time, a wealthy Citizen of *London* left his Son a mighty Estate in Money; who imagining, he should never be able to spend it, would usually make Ducks and Drakes in the *Thames* with Shillings, as Boys are wont with Tile-sheards, and Oyster-shells; and in the end grew to that extream Want, that he was fain to beg or borrow six Pence, having many times no more Shoes than Feet; and sometimes, *more Feet than Shoes*, as the Beggar said in the Comedy.

Many also there are, who having been born to a fair Estate, have quite undone themselves by Marriage, and that after a two-fold manner; first by matching themselves without Advice of Parents or Friends in heat of Youth, unto proud, foolish and light Housewives, or such eternal Clacks, that one were better have his diet in Hell, than his dinner at Home; there to be troubled with her never-ceasing Tongue. And this is the reason, so many of their Husbands travel beyond the Seas, or at home go from Town to Town, from Tavern to Tavern, to look for Company; and in a word, to spend any thing, to live any where, save at home in their own Houses, where they are sure to have no Quiet.

Others there are again, who match themselves (for a little Handiomeess, and eye-

eye-pleasing Beauty) into a very mean and poor Family, without Birth or Breeding, and some times drawn in hereto by broken Knaves, necessitous Parents, who are glad to meet with such, that they might serve them as Props to uphold their decaying and ruinous Relations, and these poor filly young Birds, are commonly caught up before they be fledg'd, and pull'd bare before ever they knew they had Feathers; for their Fathers-in-law (or some near of Kin) as soon as they have seen One and Twenty, have so be-limed them in Bonds, that they shall hardly as long as they live, be able to fly over ten Acres of that Land their Friends left them.

A Knight of eight or ten thousand Pounds Land by the Year, doted upon an Ale-wife's Daughter, and made her a Lady, and then the Devil made her prouder than those that are born so. It cannot be denied, but Women of the meanest Condition, may make good Wives, since *Paupertas non est vitium*, Poverty is no Vice; but herein is the Danger, that when their Husbands have taken a Surfeit of their Beauties (as oftentimes they do) and begin to find their Error, they begin (as I have known many) to condemn them, and fly abroad, and not only dote upon others, but devise all the ways they can (being grown desperate) to give away or sell all that they have.

have : Besides, those up-start Gentlewomen oftentimes prove so wickedly imperious and proud, as that they make no conscience to abuse, insult over, and make meer Fools of their Husbands, by letting and disposing of his Land, gathering up his Rents, putting away and entertaining what Servants they please ; and thereby verify that old Verse,

Asperius nihil est humili, cum surgit in altum.

There's nothing more perverse and proud than she,
Who is to Wealth advanc'd from beggery.

An Italian Earl, about *Naples*, of an hundred thousand Crowns by the Year, married a common Laundress : Whereupon the old *Pasquin* (an Image of Stone in *Rome*) the next *Sunday* Morning, or shortly after, had a foul and most filthy Shirt put upon his Back, and this tart Libel beneath :

*Why how now, Pasquin ! I thought you wou'd
scorn*

To wear a foul Shirt on a Sunday-Morn.

To which *Pasquin* is made to return this Answer :

*I know not how to help it ; for 'tis said
My Landress is of late a Countess made.*

But there is another Inconveniency, which is, that besides the calling of his Wit and Judgment into question, he has so many worse than Horse-leeches, continually preying upon his Estate, as his Wife has necessitous Friends and Kindred ; but they that thus marry, are commonly such young Men, as are left to themselves ; their Parents, Overseers, or faithfullest Friends being either dead, or at a great distance from them.

Others not affecting Marriage at all, live (as they say) upon the *Commons*, to whom it is worse than Death, to be put into the *Severall* ; but spend that they have altogether in irregular Courses of Life, as in Change of Houses and Lodgings, Entertainment of new Acquaintance, making great Feasts in Taverns, Invitations, Meetings of their (common) Mistresses, Coach-hire, Cloaths in Fashion, and the like ; besides the hanging on and intrusion of some necessitous Parasites, of whom they shall find as much Use, as of Water in their Boots.

There are others again of over-good free Natures and Dispositions, who are easily fetch'd and drawn in by decayed and crafty Knaves (I call them no better, for
in

in truth they are not) to enter into Bonds, and to pass their Words for their old Debts and Engagements; and this they are wrought to do in Taverns, in their Cups and Merriment, at Ordinaries, and the like Places. I wou'd have in the fairest Room of one of these Houses, the Emblem of a gallant young Heir, creeping in at the great end of a Hunter's Horn, with ease, but cruelly pincht at the coming out of the small end, and a Fool standing not far off, laughing at him: And these be those Fools who will be so easily Bound for others, and pass their Words in their Drink:

Facilis descensus Averni, Sed revocare gradum, — hic labor, hoc opus est. Virg.

'Tis easy into Hell to fall,
But to come back from thence is all.

It is easy slipping into Trouble, but the return and getting out of it, is full of Difficulty.

Infinite also are the Casualties that are incident to the Life of Man, whereby he may fall into Poverty; as Misfortune by Fire, Loss at Sea, Robbery and Theft on Land, Wounds, Lameness, Sicknes, &c.

Many run out of great Estates, and have undone themselves by over-sumptuous Building, above and beyond their Means and Estates. Others

Others have been undone by careless and thriftless Servants, such as waste and consume their Masters Goods, neither Saving nor Mending what is amiss; but whatsoever they are intrusted withal, they suffer to be spoil'd, and run to ruine. For, *Qui modica spernit, paulatim defluit*: He that despiseth small things, fails by little and little, saith the Wiseman.

Some (yea a great many) have brought themselves to Beggery by Play and Gaming, as never lying out of Ordinaries, and Gaming-houses, which is the ready Road to Ruine: Such places, like Quickfands, so suddenly sink and swallow them, that hardly you shall ever see their Heads appear any more.

Others (and great Ones too) affect unprofitable, yea, and impossible Inventions and Practises, as the Philosopher's Stone, the Adamantine Alphabet, the Discovery of that New World in the Moon, by those new-devised Glases (far excelling, they say, those of *Galileus*) sundry Kinds of useless Wild-fires, Water-works, Extractions, and the like.

If any would be taught the true Use of Money, let him travel into *Italy*, for the Italian (the Florentine especially) is able to teach all the World Thrift. For, *Italy* being divided into many Principalities and Provinces, and all fertile, the Inhabitants

tants are many, (and by reason of often Differences amongst them, apt to take up Arms) the People are subje^d. to Taxes and Impositions; as in *Flore* the Duke hath Excise or Custom at the Gates, even out of Herbs, that are brought for Sallets and Broths into the City. Having thus shew'd the Causes of Mens wanting Money, Take the following Character of such a Man.

The CHARACTER, of those that want Money, drawn to the Life.

HE that wanteth Money is for the most part of a sorrowful Countenance and extreemly malancholique, both in Company and alone by himself; especially if the Weather be foul, rainy, or cloudy. Talk to him of what you will, he will hardly give you the hearing; ask him any Questions, he answers you with Monosyllables, as *Tarleton* did one who did out-eat him at an Ordinary; *Yes, No, That, Thanks, True, &c.* That Rhetorical Passage of, *Status translativus*, The State translativ is of great use with him: For he is always laying the Cause of this Want upon others, and protesting this great Lord, and that Lady, or Kinsman owes him Money, but not a Deniere that he can get: he swears at, and murmurs against the French, and other Strangers, that convey such Sums of Money

ney out of the Land, 'ho' in truth it wou'd be all one to him, if 'twere still in the Land; besides, our Leather-hides, under the Colour of Calves-skins, and at that word, he shews his Boots out at the Heels, and wanting mending. He walks with his Armes folded, his Belt without a Sword or Rapier, (that perhaps being somewhere in Trouble) an Hat without a Cravet, or Handkerchief, hanging over his Eyes, only wears a weather-beaten Fancy, for Fashion sake: He cannot stand still, but like one of the Tower wild Beasts, is still walking from one end of his Room to another, humming out some new Northern Tune or other; if he meets with five or ten Pieces, happily conferred upon him by the Beneficence of some humble Friend or other, he is become a new Man, and so overjoyed with his Fortune, that not one Drop of small Drink will down with him all that Day.

CHAP. IV.

New Directions to all Manner of Persons that be, in Want or Streights, how to supply themselves with Money enough at all times.

IF a Man hath fallen into Poverty or Distress, either by Death of Friends, some Accident or other by Sea or Land, Sicknes or the like, let him not despair; for, *Pau-
peritas non est vitium*: And since the Com-
mon-

mon-wealth is like unto an Humane Body, consisting of many Members, so useful each to either, as one cannot subsist without the other; as a Prince his Council, and Statemen are as the Head; the Arms, are Men of Arms; the Back the Commonalty; Hands and Feet, are the Country and Mechanick Trades, &c. So God hath ordained, that all Men should have need one of another, that none might live idly, or want Employment: Wherefore Idleness, as the Bane of a Common-wealth, hath a Curse attending upon it, it should be cloathed with Rags, it should beg its Bread, &c. A proper young Man begging of a Gentleman on the way in *Oxfordshire*, the Gentleman chid him, and told him, That a Man of his Youth and Limbs, might be ashamed to beg; whereupon the Beggar said, He was troubled with a loathsome Disease, which he was ashamed to Name; the Gentleman giving him two Pence, and riding forward, sent his Man back to know what his Disease was; the Beggar refusing to tell him, and being threatned to be cudgelled, he told the Serving-man in plain English, that his Disease was Idleness, for he was so Lazy, he could not Work. I remember I have read in an Italian History, of one so idle, that he was fain to have one to help him to stir his Chaps, when he should eat his Meat.

Now

Now if you would ask me, what course he should take, or what he should do that wanteth Money, let him first bethink himself to what Profession or Trade of Life he hath been formerly [brought up;] if of the inferiour or middle sort of Tradesmen or Artificers, (for those are chiefly concerned in this Unhappiness,) Let such,

First, Be very diligent and industrious in their respective Trades and Callings, and not be slothful in Business.

Secondly, Let them take heed of Idleness, and of all vain and idle Companions; that loiter up and down, and squander away their time as if it were of no Value, when it is the most precious thing in the World: There being nothing in the World that is a more certain Indication of Ruin and Destruction, than the wasting and mis-improvement of our Time. And yet this is frequently done by those that wou'd take it ill to be tax'd therewith: As for Instance, how many are there that spend a great deal of their time in *Coffee-houses* and *Weekly-clubs*; where, tho' but little Money is pretended to be spent, yet a great deal of precious Time is there squander'd away, and lost; which many (that frequent those places) never think of; but measure their Expences only by what goes out of their Pockets; not considering what they might have gain'd in that time by their Labour,
and

and what they might have sav'd by keeping in their Shops. Let us therefore reckon, that when a Tradesman goes to the *Coffee-house* or *Ale-house* in a Morning, to drink his Morning's Draught, let it be of what Liquor it will; where whilst he is spending his two Pence, what with Smoaking and Talking, he whiles away at least an Hour: And in the Evening goes to his Two-penny Club, and there tarries from Six till Ten; and it must be but a very ordinary Trade, which in that time could not have got a Shilling; and if he keeps Servants, the want of his Presence at Home, may have lost him as much as he could have gotten in that time himself: So that his spending a Groat, Morning and Night (that is, two Pence each time) cannot be accounted less than the loss of seven Groats a Day; which comes to fourteen Shillings a Week; and in a Year amounts to thirty six Pounds ten Shillings: Which if it had been saved, wou'd by that time one of his Children had been grown up, to One and Twenty Years of Age, and so fit to have been either dispos'd of in Marriage, or set up of his Trade, wou'd have amounted to Seven Hundred and Sixty Six Pound, Ten Shillings; which wou'd have been a very ample Portion to begin the World with. He therefore that wou'd live so as not to want Money, must prevent all such idle
and

and needless Expences, and unnecessary loss of Time.

But if the Person complaining of the want of Money, has been brought up to no Trade, then let him consider to what kind of Life his Genius, or natural Disposition does most of all encline him: If he has a mind to seek his Fortune abroad, he may at once satisfy his Curiosity, supply his Necessity, and serve his Country, by going into Her Majesty's Service, under his Grace the Duke of *Marlborough*; and by putting himself forward in doing brave Actions, he may advance both his Fortune and Family: And if he list not to travel by Land, he may enter himself on Board one of her Majesty's Men of War in the Royal Navy; and have the same Opportunity to advance himself by brave Actions at Sea. If you list not to follow the Wars, you may find Entertainment among our new Plantations in *America*, as *New England*, *Virginia*, the *Barbadoes*, *St. Christophers*, *Jamaica* and the rest; where, with a great deal of Delight, you may have Variety of honest Employments, as Fishing with the Net or Hook, Planting, Gardening, and the like; which, beside your Maintenance, you shall find it a great Content to your Conscience to be in Action, which God commands us all to be: If you have been ever in a Grammar-School, you may
every

every where find Children to teach, so many no doubt, as will keep you from starving, and it may be in a Gentleman's House; or if you get Entertainment of any who followeth the Law, or practiseth Physick, you may with Diligence and Practice by the one, prove a Clerk to himself, or some Justice of the Peace: By the other, you may get the Knowledge and Nature of Herbs, and all Foreign Drugs from his Apothecary, and perhaps many good Receipts for Agues, Wounds, and the like: I have known many this way to have proved in a Country-Town tolerable Physicians, and have grown Rich. If being born a Gentleman (as our Gentlemen do) you scorn to do any of these, you may get to be a Gentleman-Usher to some Lady or other, they are not a few that have thrived passing well this way. The times in no Age were so hard, as to deny Industry and Ingenuity a Livelihood; the Soldier may live by the Exercise of his Sword, as the Scholar by the Exercise of his Pen, and not pretend unto that which he understandeth not: And in a word, rather than be in miserable and pittance Want, let a Man undertake any Vocation and Labour, always remembring that homely (but true) Distich of old *Tusser's*,

*Think no Labour Slavery,
That brings in Penny favourly.*

And

And as a necessary rule hereunto coincident, Let every Man endeavour by a dutiful diligence to get a Friend, and when he hath found him, (for they are not so easily found in these Days) use all care possible to keep him, and to use him as one would do a Chrystal or Venice Glass, to take him up softly, and use him tenderly; or as you would a Sword of excellent Temper and Metal, not to hack every Gate, or cut every Staple and Post therewith, but to keep him to defend you in your extreamest Danger: False and seeming Friends are infinite, and such be our ordinary Acquaintance, with the Complement of, *I am Glad to see you well, How have you done this long time? &c.* and these we meet with every Day: There is no Torment to the want of Money; it puts a Man upon unlawful and forbidden Actions, and like the Strappado, it often stretcheth him an Inch beyond his length: In a word, for a Conclusion, let e'ry one that wou'd be careful to get and keep Money, know the worth of a Penny; and since we are born, we must live, *Vivamus sive*, let us live as well, as merrily as we can in these hardest Times, and say every one of us, as Sir Roger Williams, that brave Soldier said to Queen Elizabeth, when he wanted Pay for his Soldiers; *Madam, I tell you true, We will be without Money for no Man's Pleasure.* And

therefore to conclude this Chapter, Be always careful to get, and cautious in spending Money : And when you have it, know how to keep, and yet how to use it, when there is occasion. For Money in your Pocket is always the best Companion : And therefore as one says, *Be a good Husband, and thou wilt soon get a Penny to spend, a Penny to Lend, and a Penny for thy Friend* : For I wou'd have none be such Muck-worms and Misers as to scrape up Money only to keep, and not make use of it : For to such, Money is the greatest Curse in the World, as you may see by the following Examples :

A Remarkable Account of the miserable Lives and woful Deaths, of several Rich Muck-Worms and Misers.

IN the Days of King *Henry VIII.* there was one *Mr. Gresham*, a Merchant of *London*, setting Sail homewards from *Palermo* ; where, at that time there dwelt one *Antonio*, called the Rich ; and so he might well be called, who had at one time, two Kingdoms Mortgaged to him by the King of *Spain* ; and yet a Griping and Usurious Miser, who had indeed, the Art of Catching Money, but not of using and improving it aright : *Mr. Gresham* being crossed by contrary Winds, was constrained to Anchor under the Lee of the Island off from

from *Bulo*, where was a burning Mountain. And about the Mid-day, when for a certain space, the Mountain forbore to send forth Flames, Mr. *Gresham*, with Eight of the Sailors ascended the Mountain, approaching as near the Vent as they durst; where, amongst other Noise, they heard a Voice cry aloud, saying, *Dispatch, Dispatch; the Rich Antonio is a coming*: Terrified herewith, they hastened their Return, and the Mountain presently after, broke out in a Flame. But from so dismal a Place they made all the haste they could, and desiring to know more of this matter, (the Winds still thwarting their Course) they returned to *Palmerino*, and forthwith enquiring for *Antonio*, they found that he was Dead about the very Instant, so near as they could guess, that Voice was heard by them. Mr. *Gresham* at his return to *London*, reported this to the King, and the Mariners (being called before him) confirmed the same. Upon *Gresham* this wrought so deep an Impression, that he gave over all his Merchandizing, distributed his Estate, partly to his Kinsfolk, and partly to good Uses, retaining only a Competency for himself; and so spent the rest of his Days in Solitary Devotion.

Cromerus, of a Rich Polonian.

A Rich *Polonian* was very Covetous, much given to Rapine and Oppression, who falling Sick, and being like to Die, was admonish'd by his Friends to sue to God for Mercy; which he refused to do, saying, *That there was no hope of Salvation for him; no place of Pardon left.* No sooner had he spoke this, but immediately there was heard of the Standers-by most vehement Stripes and Blows, which appeared manifestly upon the Body of this dying Wretch, who presently gave up the Ghost, to the great Terror and Amazement of all who were present Eye-witnesses of his sad and dismal Story.

Spotswood's History of the Church of Scotland, of the Rich Bishop of Glascow.

John-Cameron Bishop of *Glascom*, was a very Covetous Man; given to Violence and Oppression, especially towards his Poor Tenants and Vassals: But God suffered it not long to go unpunished; for the Night before *Christmas* Day, as he lay a Sleep in his House at *Lockwood*, seven Miles from the City of *Glascom*, he heard a Voice summoning him to appear before the Tribunal of Christ, and give an account

count of his Doings : Whereupon he awaked, and being greatly terrified, he called to his Servants to bring Light, and sit by him : He himself also took a Book in his Hand and began to Read : but the Voice calling the second time, struck all the Servants to an amazement : The same Voice calling the third time far Louder, and more Fearfully, the Bishop, after a heavy Groan ; was found Dead in Bed : His Tongue hanging out of his Mouth : A fearful Example of Gods Judgment against the Sin of Covetousness and Oppression.

Strada, of the Rich Cardinal Granvell.

Cardinal *Granvell* (a great Favourite of the King of *Spain*) being placed under the Dutchess of *Parma*, as a chief Director of all the Affairs in the Low-Countries, when he was discharged of his Office, and saw all forsaking him : He said, *That he had long enough waited upon other Mens Occasions : That a Man broken with continual Toil, could not but wish for Rest ; and that to one besuged with Petitioners, Liberty was not to be refused ; especially when he knew that Petitioners and Letter-Carriers, met like Pitcher-Carriers at a Spring, which they Drain and Trouble : That Favour at Court, had better Face than Inside, and that all Humane Things are found to be far less in our Possession then*

they are fancied in our Hope : And that all was Vanity and vexation of Spirit.

Mr. Latimer, of a Rich Man.

A Rich Man, when he lay on his sick Bed, was told by one, that in all probability he was not a Man for this World : As he heard it, *What, saith he, must I Die ? Send for a Physician ; Wounds, Side, Heart, must I Die ? Wounds, Side, Heart, must I Die ?* And thus he continued ; and nothing could be got from him, but, *Wounds, Side, Heart, must I Die, and go from my Riches ?*

Mr. Burroughs, speaks of a Rich Man who lived near him, who when he heard his Sickness was Mortal, sends for his Bags of Money, and Hugged them in his Arms, saying : *O must I leave thee, O must I leave thee !*

He relates of another, who when he lay upon his sick-Bed, called for his Bags, and laid a Bag of Gold upon his Heart ; and after a while, bid them take it away, saying, *It will not do, It will not do.*

Mr. Rogers, tells of one, that being near unto Death, clapt a twenty Shilling piece of Gold in his Mouth, saying : *Some Wiser than some, I will take this along with me however.*

C H A P. V.

A New Method for Ordering of Expences.

Riches are for Spending, and Spending for Honour and good Actions; therefore *Extraordinary Expences* must be limited by the worth of the Occasion: For *Voluntary Undoing*, may be as well for a Man's Country, as for the *Kingdom of Heaven*; but *Ordinary Expences* ought to be limited by a Man's Estate, and governed with such Regard, as that it be within his Compass, and not subject to Deceit and abuse of Servants, and ordered to the best shew, that the Bills may be less than the Estimation abroad. Certainly, If a Man will keep but of even Hand, his *Ordinary Expences* ought to be but, *to the half of his Receipts*; and if he think to wax Rich, but to the third Part. It is no Baseness for the Greatest to descend and look into their own Estate: Some forbear it, not upon Negligence alone, but doubting to bring themselves into Melancholy, in respect they shall find it Broken; but Wounds cannot be Cured without Searching. He that cannot look into his own Estate at all, had need both chuse well those whom he employeth, and Change them often; for New are more Timorous and less Subtile: He that can

look into his Estate but seldom, it becometh him to turn all to a certainty : A Man had need, if he be plentiful in some kind of *Expences*, to be as saving again in some others ; as, if he be plentiful in Diet, to be saving in Apparel ; if he be plentiful in the Hall, to be saving in the Stable, and the like : For he that is plentiful in *Expences* of all kinds, will hardly be preserved from Decay : In clearing of a Man's Estate, he may as well hurt himself, in being in too sudden, as in letting it run on too long ; for hasty Selling is commonly as disadvantageous as Interest ; besides, he that clears at once, will relapse ; for finding himself out of streights, he will revert to his old Customs ; but he that cleareth by degrees, induceth a habit of Frugality, and gaineth as well upon his Mind as upon his Estate. Certainly, he who hath an Estate to repair, may not despise small things ; and commonly it is less dishonourable to abridge petty Charges, than to stoop to petty Gettings. A Man ought warily to begin Charges, which once begun, will continue ; but in matters that return not, he may be more magnificent.

It is very hard for an open and easie *Nature* to keep within the compais of his *Fortune* ; either *Shame* to be observ'd *Behind* others, or else a vain-glorious *Itching* to *Out-do* them, leaks away *All*, till the *Vessel* be

be empty or low; so that nothing Involves a Man to more *Unhappiness* than an heedless letting go, in an *imprudence* of *mispending*. It alters quite the *Frame* and *Temper* of the *Mind*. When *Wants* come, he that was *Profuse*, does easily grow *Rapacious*. It is extream *Unhappiness* to be thus compos'd of *Extreams*, to be impatient both of *Plenty* and *Want*.

And therefore let every Man for the better Ordering of his Expences, observe the following Rules:

First, See that your *Comings-in*, be more than your *Layings-out*: For unless this be minded, a Man may waste away to nothing insensibly: If your *Income* exceed your *Expences*, but twenty Shillings a Year, you are in a Thriving Condition; but if on the contrary, your *Expences* exceed your *Income*, you are in the highway to Ruin.

Secondly, Keep an exact Account of what you *Lay out*, and what you *Receive*: For without this, you'll be always in the Dark.

Thirdly, Balance your Accounts at least Once every Quarter; and then you'll the better see how the Case stands with you, and so may the better Retrench matters, if you find you have exceeded.

Fourthly, In laying out your Money, trait not to your Servants; for in small matters they may deceive you, and you be never the Wiser, and many such small

matters, may amount to a great a Sum.

Fifthly, In all your Affairs of moment, look after your Business your self, if you desire it shou'd succeed well.

Sixthly, Be always sparing, that you may still have wherewithal to spend.

Seventhly, Never Spend presently, in hopes of Gaining for the future: Wise Merchants, while their Goods are at Sea, do not encrease their Expences at Land; but fearing the worst, secure what they have already in their Hands.

Eighthly, Never Buy but with ready Money; and Buy there were you find things Cheap and Good, rather than for Friendship or Acquaintance sake; for they perhaps may take it unkindly, if you will not let them Cheat you; for you may get Experience, if nothing else, by going from one Shop to another.

Ninthly, Be ready to give good Advice to all, but be Security for none: And if a Friend or Relation press you to it, refuse it; and rather if you can, lend him Money of your own upon anothers Bond.

Tenthly, Let not thy Table exceed the fourth Part of thy Revenue: Let thy Provision be solid, and not far fetch'd; fuller of Substance than Art. Be wisely frugal in thy Preparation, and freely chearful in thy Entertainment. Too much is Vanity, and enough is a Feast.

C H A P. VI.

How to save Money in Diet, Apparel, and in Recreations, &c.

IT wou'd be too long to recount or enumerate the many and various Ways and Occasions that Men and Women have of spending and laying out Money, many of which are absolutely necessary, unless we knew how to live without Meat, or Drink, and Apparel, with other external Necessaries, as Horses, Armour, Books, and the like; in a word, whatsoever may conduce to our Profit or honest Pleasure: Yet in husbanding our Money in all these, there is a great deal of Caution and Discretion to be used. For most true it is, that of all Nations in *Europe*, our *English* are the most profuse and Careless in the laying out of their Money: Go into other Countries (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no Disgrace to his *Magnificence*, to go to Market, to choose and buy his own Meat, and what he best likes there. But we in *England*, scorn to do either; surfeiting indeed of our Plenty, whereof other Countries fall far short. Inso much, that I am persuaded, *That our City of London, of it self alone, catch more gold Beef*

and Sutton in one Month, than all Spain, Italy, and a part of France, in a whole Year. If we have a mind to dine at a Tavern, we bespeak a Dinner at all adventure, without ever demanding or knowing the Price thereof, till it be eaten: When Dinner is over, there is a certain Sawce by the Drawer called a *Feckoning*, in a Bill as long as a *Brokers Inventory*: For I have known by Experience, in some Taverns, that sometime at least twice, and sometime thrice as much has been reckon'd as the Meat and Dressing hath been worth: No question but a fair and honest Gain is to be allowed, in regard of House-rents, Linnen, attendance of Servants, and the like; and there are without doubt, some (tho' not many) Taverns very honest and reasonable, and the use of them is necessary: For if a Man meet with a Friend or Acquaintance in the Street, whither should they go, having no Friends House near to go into, especially in any rainy or foul Weather, but to a Tavern? Where for the Expence of a Pint or Quart of Wine, they may have a dry House, a good Fire, and a clean Room to confer together, or write to any Friend about Business. But to have in a Bill eight Shillings brought up for an Ordinary Capon (as my Lord of Northampton's Gentlemen had at Greenwich in King James his time) seven or eight Shil-

Shillings for a pair of Soals, four Shillings for a dozen of Larks, would make a *Florentine* run out of his Wits: In which respect, you may observe, *That if our Gallants would be wise, they might save a considerable Sum of Money in the Year.* Besides, in your own private House or Chamber, a Dish or two, and a good Stomach for the Sawce, shall give you more Content, continue your Health, and keep your Body brisk and lively, than such great variety of Dishes: This pleased ever the healthy and happy: *Cui splendet in mensa tenui Salinum*: Meaning, by the small and poor Salt-seller, a slender and a frugal Diet. *Curius* (that noble Roman) a *Man* of marvellous Honesty, Temperance and Valour (who overcame the Samnites and *Pyrrhus* himself) when the Ambassadors of the Samnites brought him a vast Sum of Gold, they found him sitting by the Fire, and boiling of Turnips for his Dinner, with an earthen Dish in his Lap, at which time he gave them this Answer, I had rather eat in this Dish, and command over them that have Gold, than be Rich myself. A while after, he being accused for deceiving the State of Money, which he had gotten in his Conquests, and kept to himself, he took a solemn Oath, That he lived no more of all he got, but that one Treen or wooden Barrel, which he had there by him. Marvellous was the

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Temperance of the Antient *Romans* in their Diet, as also of the *Turks*, the *Italians* and *Spaniards* at this Day : But it is in them Natural not Habitual, and by consequence no Vertue, as themselves would have it. For the Inhabitants of hot Countries, have not their digestion so strong, as those under cold Climates, whose Bodies by an *Antiperistasis*, or surrounding of the Cold, have the natural Heat repelled and kept within them. Which is the reason that the Northern Nations are of all others the greatest Eaters and Drinkers; and of those, the *French* say, we of *England* have the best Stomachs, and are the greatest Trenchermen of the World, *Les Anglois sont les plus gros mangeurs, de tout la monde* : But they are deceived; those of *Denmark* and *Norway* exceed us, and the *Russians* them. I confess we have had (and perhaps have yet) some remarkable Eaters amongst us, who for a Wager would have eaten with the best of them; as *Wolmer* of *Windfor*, and one *Wood* of *Kent*, who eat up at one Dinner, fourteen green Geese, equal to old Ones in bigness, with Gooseberry Sauce, according as has been affirmed to the Lord *Richard* Earl of *Dorset*, at a Dinner time at his House at *Knowl* in *Kent*, by one of his Gentlemen who was an Eye-witness to the same.

But the truth is, That those Men live the longest, and are commonly in perfect health, who content themselves with the least and simplest Meat, which not only saves the Purse, but preserves the Body, as we see in *Lancashire, Shropshire, Cheshire, Yorkshire*, and other Counties which are remote from the City; and it is *Mr. Camden's* Observation in his *Britannia*, *Ut diutius vivant qui vescuntur Lacticiniis*: They are commonly long Liv'd, who live by Whitemeats, as Milk, Butter, Cheese, Curds and the like. For, *Multa fercula multos morbes gignere*, was truly said of *St. Ferome*, as being apt by their sundry and opposite Qualities to breed much Corruption. How healthful are Scholars in our Universities, whose Commons are no more than suffices Nature? Neither yet would I have any Man *starve himself to save his Purse*, as an Usurer was won't to do, who was indebted two hundred Pound to his Belly, for Breakfasts, Dinners and Suppers, which he had defrauded it of in Term-times at *London*, and in other places, employing his Money to other purposes.

Another rich Usurer, who made it his custom every Term, to travel to *London* on Foot, in ragged Cloaths, and sometimes did even beg of the Thieves themselves, and was so well known, that at last they took

took notice of him, and examining his Pockets, found but little Silver, but a great Black Pudding, in one end whereof his Gold was. The Usurer, pleading Hunger, desired the Thieves, for Gods sake, to give him half of it back again, which being granted, and the Usurer finding it to be the wrong-end, he desired them to give him some of the Fat in the other end to his Lean: *No you Rogue*, said the Thieves, *you have had your Cut already, you shall not have a Crumb more*: And as they cut the other End themselves, to taste of the Pudding out drop'd the Gold.

Money may well be saved, in Travel or in Town; if Three or Four shall join their Purses, and provide their Diet at the Best-hand; it is no shame so to do.

I have known also some who have been very skilful in dressing their own Diet. *Homer* tells us, that *Achilles* could play the Cook excellently well: And I believe, it were not amiss for our *English* Travellers so to do in Forreign Countries, for many reasons I have known, and not suffer themselves to be cheated, as they so frequently are in Publick Houses: For if a Man goes into a Publick House, and calls for a full Pot of Beer; it is three to one, but that by Froathing it up, he shall want above a quarter of a Pint of his Measure; and if a Man takes notice of it, and in-

lifts upon its being fill'd up, it is look upon as Ungenteel, and a piece of Rudeness; and yet if a Man wants but a Farthing, or a Half-penny of his Reckoning, they wont suffer him to stir out of the House, till he has either paid it, or left a Pawn for it: And so the Taverns, if you call for a Bottle of Wine, they'll bring you a Bottle, and reckon the price of a Quart for it, when perhaps, it shall hold not above a Pint and a Half; that in four Bottles you lose a Quart of Wine, and yet must pay the full Price for it. And the easiness of Gentlemen in suffering themselves to be thus Impos'd upon, has made it such a Custom, that the *Vintners* and *Ale-house-keepers* look upon themselves to be affronted, when they are question'd about it. And so by degrees the *Ale-house-keepers* become Gentlemen and buy Estates in the Country; and Country-Gentlemen are forc'd by their High-living and extravagant Expences to sell their Estates and become Beggars.

Nor is it only by making Retrenchments in Eating and Drinking, that Money may be sav'd, but in Apparel also; which in Women especially, is grown to that extravagant and luxuriant height, that it will cost many Tradesmen as much Money to new-rigg their Wives, as to set up their Trades; a Furbelow'd-Scarff alone being
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not to be purchas'd under as much Money as heretofore wou'd have bought a good Citizens Wife a New Gown and Petticoat; and which wou'd become her a great deal better, than this Fantastick and truly High-flying Fashion, brought over from *France*, to make English Women Fools, and their Husbands Beggars. For how many Statutes of Bankrupt have our *Gazettes* been fill'd withal, since these Furbelow'd Fashions came over; every one striving to out-do another, and waste more Silk in having a larger Furbelow: Whereas before, it was a rare thing to hear of a Statute of Bankrupcy taken out against any Man once in an Age. — But these Furbelo's are not confin'd only to Scarffs, but they must have Furbelow'd Gowns, and Furbelow'd Petticoats, and Furbelow'd Aprons; and as I have heard, Furbelow'd Smocks too; and perhaps somewhat else, (not so proper to be nam'd) that's under 'em. And to what purpose is all this Waste, but to increase their Pride, and empty their Husband's Pockets?

'Tis true, the Garb and modern Apparel of the Men, is more Neat and Decent than it has been in former Ages; tho' the many Pleats in their Coats, take up a great deal more Cloth than needs; but seeing it tends to the Consumption of our Woollen Manufacture, and therein serves
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the Publick, I have the less to say against it. Only to those who have a mind to be moderate in their Expences, and yet wear that which is good; I recommend 'em to the *Quakers* for a Pattern, whose Garb both for Men, but especially for Women, is very becoming.

The next thing by which we may save Money, is our Recreations; of which some are more Expensive and Chargeable than others; calling for more Charge, and requiring more Address; Tilting is one of these, which formerly was much used in the Courts of Princes; but of late, Tilting of one another in Earnest, has caus'd that which is in Jest, to be quite out of Fashion. But what I intend, is the Recreation of private Men: For such is the Frailty of Humane Nature, that we cannot stand long bent, but we must have our Relaxations both for the Mind and the Body; and both have their peculiar Recreations: Those which are proper to the Mind, is reading of delightful and pleasant Books, and the Knowledge of the Mathematicks, and other Contemplative Sciences; which are the more taking and delightful, because the Pleasures of the Mind are more Noble and Excellent than those of the Body: And those that peculiar to the Body are Walking, and Riding, Shooting and Hunting, Hawking and Fowling:

ling: Also Ringing and Pall Mall. These are Pleasures without Doors; but there are others that are within Doors, and those are playing at Chess, Tables, Fox and Goose, Cards, Dice, Billiards, and such others.

Now with respect to your Recreations, let the following Rules be observed.

First, Let your Recreations be short and innocent; and take heed to avoid all those dangerous Games and Sports that are apt to take up much of your Time, or ensnare your Affections, and so cast you off from your more severe and manly Employments.

Secondly, If you have a mind to Recreate your self, remember that Recreation is so called *à Recreando*; that is, from a Metaphorical new Creating of Man, by putting fresh Life and Vigour into him, when the Powers of his Mind and Body have been decay'd and weakned with over-much Study and Labour; and therefore is to be used only to that end.

Thirdly, Avoid those Recreations, which instead of Diverting, do only serve to trouble and amuse the Mind, perhaps much more than the hardest Study: Such a Diversion is Chess, which was therefore not improperly stiled, *A Philosophical Folly*, by King James the First.

Fourthly,

Fourthly, Use such Recreations as leave no Sting of Repentance after them, for Sin committed in them; or Grief and Sorrow for loss of Money and Time, many Days after; for this takes away all the Notion we have of Pleasure.

Fifthly, If therefore you wou'd Play to divert your self, never venture more Money at it than what you intend for idle Expences; or at most, so much as may whet your Attention to your Game, but not render you anxious about the issue of it, for that will take away the Pleasure.

Sixthly, Let those with whom you play, be of your Friends and Acquaintance, and not Strangers, whose Humours and Dispositions you know not.

Seventhly, Neither Borrow nor Lend Money to play withal; much less carry any thing to Pawn to help you with Money; for he that shall be guilty of such sordid Actions, is unworthy the Name of Gentleman, or of a sober Citizen.

Eighthly, In all your Recreations, avoid having any thing to do with them that are given to Quarrelling, Swearing, or Cursing; for if you keep Company with such Persons, it is impossible you should be innocent.

Ninthly, Never play for more than you are willing to lose; That so you may find your self, after your Pastime, not the worse,

worse, but the better ; which is, or ought to be, the end of all Recreation.

Tenthly, To conclude this Subject : Let not your Recreations be lavish Spenders of your Time , but choose those that are Healthful, Short, Transient, Recreative, and apt to Refresh you ; but by no means dwell upon them, or make them your great Employment ; for he that spends his Time in Sports, and calls it Recreation, is like him whose Garment is made all of Fringes, and his Meat nothing but Sauces ; they are Healthless, Chargeable, and Useless ; and therefore avoid such Games which require much time, or long attendance ; or which are apt to steal away thy Affections from thy daily Calling ; which must by no means be neglected ; especially where thy Family's Subsistence depends upon it : For to whatsoever thou hast given thy Affections, thou wilt not grudge to give thy Time. Natural Necessity, and the Example of *St. John* (who as History tells, recreated himself with a tame *Partridge*) teaches us, that it is lawful to relax and unbend our Bow, but we must not suffer it to be unready or unstrung. And therefore make not an Occupation of any Recreation : The longest use of Pleasure is but short : Use therefore lawful Recreations, so far forth, as it makes thee fitter in Body and in Mind, to do more cheerfully

fully the Service of thy Creator, and the Duties of thy Calling; remembering always thy Work is great, and thy Time is short; and how little thou hast done: Be therefore careful henceforth, to make the most Advantage of thy short time that remains; as a Man would of an old Lease that was near Expiring: And when thou art disposed to Recreate thy self, remember how small a time is allotted for thy Life; and that therefore much of it is not to be consumed in Idleness, Sports, Plays, and toyish Vanities: Seeing the whole is but a short while, tho' it be all spent in doing the best Good that thou canst: For Man was not Created for Sports, Plays, and Recreations, but for higher and nobler Ends.

CHAP. VII.

How a Man may always keep Money in his Pockets.

HE that wou'd always keep Money in his Pocket, must first be a Person Industrious to get it, and Secondly, Careful to keep it; and Thirdly, Cautious in spending it.

I. He must be Industrious to get it; and must make Hay while the Sun shines, Sail while the Wind blow fair; and follow the Current while the Stream runs strong,

strong ; for if Fortune be follow'd, as the first falls out, the rest will follow : Money is a Coy Mistress, and is not to be won without much Courting ; that is, not without Labour and Industry : And without Diligence in acquiring, it is impossible to keep a Penny in thy Pocket ; and this the sacred Oracles abundantly inform us, by telling us, *It is the diligent hand that maketh Rich* ; and assuring us, *that the slothful Soul shall suffer Hunger* : Yea, Solomon, (a Man so famed for Wisdom, that he never had his equal) gives such a high Encomium to Diligence, that he asks, *Swift thou a Man diligent in his Business ? He shall stand before Kings ; he shall not stand before mean Men* : As if he had said, Such a Man is worthy of the highest Honour, and fit to be intrusted in the most Arduous Affairs ; because a diligent Man will spare no Pains in doing what he is employed in : He is not a talking but a doing Man ; and knows that *in all Labour there is Profit, but the talk of the Lips tendeth only to Penury*. And as he commends Diligence in Business ; so he, on the contrary, sets forth the lamentable Fruits and Effects of Slothfulness, sending the Sluggard to the *Art* to learn Wisdom, and saying he is as Smoke to the Eyes, and as Vinegar to the Teeth, and that his way is an hedge of Thorns ; and telling us that, he that is slothful in his Work, is

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Brother to him that is a great Walter; that Sloathfulness casteth into a deep-Sleep, and that an idle Soul shall suffer Hunger: nay, that he hideth his Hand in his Bosom, and will not so much as bring it to his Mouth again; and that the desire of the Slothful killeth him, for that his Hands refuse to Labour; ranks him amongst such Wine-bibers, Drunkards and Gluttons, that shall come to Poverty, and is positive, that Drowiness shall cloath a Man with Rags; and to conclude, gives us his own Observation upon such a Man, in these Words: *I went by the Field of the Slothful, — and lo it was all grown over with Thorns, and Nettles had covered the Face thereof: — Then I saw, and considered it well; I looked upon it, and received Instruction: Yet a little Sleep, a little Slumber, a little folding of the Hands to sleep; so shall thy Poverty come as one that travelleth, and thy Want as an armed Man; that is, it shall be unavoidable and unresistable. And all these Sayings being the Dictates of Divine Wisdom, and writ by an unerring Pen, sufficiently evince this Truth, That he that will always keep Money in his Pocket, must take care to be Diligent and Industrious in his Calling, and not slothful in his Business.*

II. As he must be Diligent and Industrious to get it, so secondly, he must also

be Careful to keep it : For if a Man be never so Industrious in getting Money, yet if he be'nt Careful in keeping it, all that he does will be to no more purpose, than *Margery Good-Cow's* giving a good Meal of Milk, and afterwards kicking it down with her Heels. But I need say the less upon this Head, because it is not easie to imagine, that he that has been Diligent in getting Money, shou'd be Careless in keeping it : For unless it be your common Sailors, there's few that are guilty herein. 'Tis true, there's none that labour more, or venture farther than they ; and yet there's very few that are more Careless of keeping it, and less Cautious in spending it. The contrary Evil is more prevalent among us, I mean of Persons that have been very Diligent in amassing up of Treasure together ; which when they have got, they are so careful to keep, that they have not an Heart to lay it out about their necessary Occasions ; and know no other use of Money, but only the having it : These are Men that carry no Money in their Pockets, for fear they shou'd lose it ; but their Chests are cramm'd with it : These are such as will make the Queen's Collectors come often for their Publick Taxes, not because they ha'nt Money, but because it goes to their Hearts to think o
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parting with it; and had rather venture the French King's coming to take it all, than to part with any for the Defence of the Nation. Indeed it is to such Hoarders up of Money as these, that we owe the present Scarcity of it: For whatever comes into such Mens Clutches, never circulates in Trade, nor sees the Light again, until its Owners Eyes are clos'd for ever. And therefore one aptly compar'd the Money so heap'd up in Chests to Dung, which while it lies upon a heap, is of no manner of Advantage; but when dispers'd and cast Abroad, makes fruitful all the Fields 'tis thrown upon. It was upon this Account, that *Aristotle* pronounc'd the Prodigal Spendthrift a greater Benefactor to his Country, than the Gripping Miser; because every Trade and Vocation far'd the better for him; as the Taylor, Haberdasher, Vintner, Shoemaker, Hostler, &c.

The Covetous Person is acquainted with none of these; for instead of Sating, he suits himself with Sacking; he trembles as he passeth by a Tavern-door, to hear a Reckoning of eight Shillings sent up into the half Moon, for Wine, Oysters and Faggots; for his own natural Drink (you must know) is between that the Frogs drink, and a kind of piti-tul small Beer, too bad to be drunk, and

somewhat too good to drive a Water-mill: The Haberdasher gets as little by him, as he did by a Gentleman of *Sudbury* in *Suffolk*, who when he had worn a Hat eight and thirty Years, would have petitioned the Parliament against Haberdashers for abusing the Country, in making their Ware so slight: For the Shoe-maker, he hath as little to do with him, as ever *Tom Coryat* had: For Sempsters, perhaps he may love their Faces better than their Fashions: For Plays, if he read but their Titles upon a Post, he hath enough. Ordinaries he knows none, save some of three Pence in *Black-horse-Alley*, and such places. For Tapsters, and Hostlers, they hate him as Hell, as not seeing a Mote in his Cup once in seven Years. This miserable Master supped Himself and his Man at the Inn with a Quart of Milk.

Again, There is also many other Men loath to part with Money in these ticklish Times, being desirous, if the worst should happen, to have their Friends about them, as *Sir Thomas Moore* said, (filling his Pockets with Gold) when he was carried to the Tower.

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Arguments to keep Money.

ALl People complain generally (as I have already said) of the want of Money, which like an Epidemical Disease, hath over-run the whole Land; the City hath little Trading; Country-Farmers complain of their Rents yearly raised, by their Landlords, and yet can find no utterance for their Commodities, or must sell them at under-rates. Scholars without Money get neither Patrons nor Preferment; Mechanick Artists no Work; and the like of other Professions. One very well compared worldly Wealth, or Money, unto a Foot-ball, some few nimble heeled and light-headed run quite away with it, when the most are only lookers on, and cannot get a kick at it in all their Lives. *Therefore keep your Money:*

For go but among the Usurers in their Walks in *Moorefields*, and see if you can borrow an hundred Pounds of any of them without a treble Security, with the Use one way or other doubled; and as your Self, so must your Estate be particularly known. A pleasant fellow came not long since to one of them, and desired him that he would lend him fifty Pounds: quoth the Usurer, *My Friend, I know ye not: For that reason only I would borrow the Money of*

you, said he ; for if you knew me, I am sure you would not lend me a Penny.

A Country Tenant meeting with his miserable Landlord in the Term-time, did offer him the courtesie of a Pint of Sack ; to whom the Landlord said, *Be a good Husband, and save one six Pence, and give me the other, and I will take it as kindly, as if you had spent the whole twelve Pence.*

Another meets a Creditor of his in Fleet-street, who seeing his old Debtor, *Oh Master. A quoth he, You are met in good time, you know there is Money between us, and hath been a long time, and now it is become a scarce Commodity : It is true, Sir, quoth the other ? (he looking down upon the Stones that were between) for in good faith I see none : And this was all the Citizen could get at that time, but afterward he was well satisfied.*

Whom would it not vex, to be indebted to many of your Shopkeepers, who though they have had their Bill truly paid them, for many Years together, yet upon the smallest distaste, or a petty mistake in Reckoning, or some Remnant behind, shall be called upon, openly Rail'd at, by their impudent and clamorous Wives, insulted over, and lastly Arrested ; which should, methinks, teach every young Fashion-monger, either to keep himself out of Debt, or Money in his Purse, to provide

vide *Cerberus* a Sop. But at sometimes Money when it is due unto you by your own Labour or Desert, is kept from you by some Rich, Miserable, or Powerful Man or other, till after long waiting Day by Day, and hourly attendance at his House or Lodging; you not only lose your Time and Opportunity of getting it elsewhere, and when all his done, must be glad to take Five in the Hundred, or else Fair and Can did Promises, which will enrich you straight, *Premissis dives quilibet esse protest*. If Words and Promises would pass for Coin, there would be no Man poor. And some Men there are of that currish and inhumane Nature, whom if you shall Importune through urgent Necessity, then are you in danger to lose both your Monies and their Favours for ever. *Therefore be careful to keep your Money.*

For would you prefer and place your Son in the University? Let him deserve never so well, as being an able and ready Grammarian, yea, Captain of his Form, you shall very hardly prefer him, without great Friends joyned with your great Purse; for those just and charitable Times, wherein Desert seldom went without its due, are gone; the like I may say of the City, where, if the Trade be any thing like, you cannot place your Son under threescore or an hundred Pounds, though

by Nature he was (as many are) made for the same, and of Wit and Capacity never so pregnant. *Therefore keep your Money.*

Or have you a Daughter by Birth well Descended, Virtuous, Chaste, Fair and Comely; indued with the best commendable Qualities, that may be required in a Young, Beautiful, and Modest Maid, if you have not been in your Life-time thrifty, to provide her a Portion, she may live till she is as old as *Gressa*, or the Nurse of *Aeneas*, e're you shall get her a good Match.

Nam genus & formam Regina pecunia donat.

Money's a Queen that doth bestow,
Beauty and Birth to High and Low.

It is as true as old: Hence the Dutch have a Proverb, that *Gentility and fair Looks by nothing in the Market.*

If you happen to be sick or ill, if your Purse hath been lately purged, the Doctor is not at leisure to Visit you; yea, hardly your Neighbours and familiar Friends; but unto monied and rich Men they fly as Bees to the Willow-palms; and many times, they have the Judgment of so many, that the Sick is in more danger of them, than his Disease.

A good and painful Schoollar, having lately taken his Orders, shall be hardly able to open a Church-door, without a Golden Key, when he should ring his Bells: Hence it cometh to pass, that so many of our Prime Wits run over-Sea to seek their Fortunes, and prove such Vipers to their Mother-Country.

Have but an ordinary Suit in Law, let your Cause or Case be never so plain or just, if you want therewith to maintain it, and as it were ever and anon to water it at the Root, it will quickly wither and die: I confess, Friends may do much to promote it, and many prevail by their powerful assistance in the prosecution.

There was heretofore in *France*, a marvellous fair and good Lady, whose Husband being imprisoned for Debt, or something else, was constrained to make his Wife his Solicitor, and to follow his Suits in Law, through almost all the Courts in *Paris*; and indeed through her Beauty she got extraordinary favour among the Lawyers and Courtiers, and almost a final dispatch of all her Bussness, only she wanted the King's Hand: (who was *Henry* the Fourth, of famous Memory) He, as he was Noble, Witty, and an understanding Prince, being informed how well she had sped; (her Suit being in the opinion of most Men

desperate or lost) told her that for his part he would willingly sign her Petition; but withal asked how her Husband did, and bad her from himself to tell him, *That had he not pitcht upon his Horns, he had utterly been spoiled and crusht.* So that hereby was the old Proverb verified; *a Friend in Court is better than a Penny in the Purse*: But as Friends goes now a Days, I had rather seek for them in my Purse, than in the Court, and I believe many Courtiers are of my Mind. Again, to teach every one to make much of, and to keep Money, when he hath it; let him seriously think with himself, what a misery it is, and how hard a matter to borrow it. But of this, I have spoken in a former Chapter.

III. A Man that wou'd always keep Money in his Pocket, must not only be diligent in getting it, and careful in keeping it, but also cautious in spending it. This Direction pre-supposes that Money must be spent; for otherwise of what use is it? A Man can neither Eat it, nor Drink it, nor will it keep him Warm: But herein consists the Advantage of it, that it will procure that which shall do all these: That is to say, it will buy Meat, Drink, Cloaths, and whatever else we have a Mind to: And to purchase what is necessary for the maintaining of our
Lives,

Lives, and preserving of our Healths, and the supplying of our Necessities, is the use of Money; about which our Caution must be employed. And let me add to these, The putting of our Money out to Use also, according to our Abilities; I mean the relieving of the Poor therewith; (that is, those that are truly so; for I know not whether it be Charity to relieve common Beggars) and I am sure that is the best Use we can put it to; for thereby we lend to the Lord; and there is none that can give us better Security, nor repays it with larger Interest. Now in all this laying out of our Money, there must be caution us'd, if we wou'd always keep Money in our Pockets: And the Cautions I will give shall be these:

1. Let your Spending of Money be always in proportion to your Getting of it; or else it will be impossible always to keep Money in your Pocket: For if you get but fifteen Shillings per Week, and spend Twenty, you run your self each Week five Shillings in Debt; and that in a little time may run you into a Goal, and there you may lie and starve, and all for want of Care and Caution. But if you get twenty Shillings a Week, and spend but Fifteen, you will then lay up five Shillings every Week, and need not borrow any thing; and so may always keep Money in
your

your Pocket. So if you get but Fifteen, spend but Twelve; if but Twelve, spend but Nine: And so whatever you get, be it more or less, let what you Spend be but so much less in Proportion than your Gettings, and you may always keep Money in your Pockets.

2. Know always what thou hast, and what thou art worth, and see that thy Servants do not waste it: For Servants are great Destroyers, if not well look'd after.

3. Take the following Caution of the Ingenious *Randolph's*:

*Spare not, nor spend too much; be this thy Care,
Spare but to Spend, and only Spend to Spare:
Who Spends too much, may want, and so complain;
But he Spends best, that Spares to Spend again.*

4. If thou wilt always keep Money in thy Pocket, and keep thy self out of Goal, beware of becoming Surety for the payment of other Mens Debts: Be not wounded for other Mens Faults, nor scourged for other Mens Offences; for by Suretiship, Millions of Men have been Beggered and Destroyed; paying the unreasonable Reckonings of other Mens Riots, and charge of other Mens Folly and Prodigality: If thou smart, smart for thine own Sins, and above all things, be not made an Ass to carry the Burdens of other Men: If any Friend desire thee to be his Surety give

give him a Part of what thou hast to spare; if he press thee farther, he is not thy Friend at all, for Friendship rather chuseth harm to it self, than offereth it: If thou be Bound for a Stranger, thou art a Fool; if for a Merchant, thou puttest thy Estate to learn to Swim; if for a Church-man, he hath no Inheritance; if for a Lawyer, he will find an Evasion by a Syllable or Word, to abuse thee; if for a Poor Man, thou must pay it thy self; if for a Rich Man, it need not: Therefore from Suretieship, as from a Man-slayer, or Enchanter, blest thy self; for the best Profit and Return will be this, that if thou force him for whom thou art Bound, to pay it himself, he will become thy Enemy; if thou use to pay it thy self, thou wilt be a Beggar; and believe thy Father in this, and print it in thy thought, that what Virtue soever thou hast, be it never so manifold, if thou be Poor withal, thou and thy Qualities shall be despised: Besides, Poverty is oft-times sent as a Curse of God; it is a shame amongst Men, an imprisonment of the Mind, vexation of every worthy Spirit; thou shalt neither help thy self nor others; thou shalt drown thee in all thy Virtues, having no Means to shew them, thou shalt be a burthen, and eye-sore to thy Friends, every Man will fear thy Company, thou shalt be driven basely to Beg, and de

pend on others; to flatter unworthy Men; to make dishonest Shifts: And to conclude, Poverty provokes a Man to do infamous and detested Deeds: Let no Vanity therefore, or Perswasion, draw thee to that world of worldly Miseries.

And here it will be proper enough, because it relates to the present Business, to give the Reader the following Pleasant, but true Account.

An Account of a strange Ship that Sails by Land, as well as by Sea: Her Name is Surety-Ship, She is a great hindrance to our English Money-Catchers.

This is a Ship of great Antiquity, she is the only Merchant-Adventurer under the Sun, for they that Sail in her, do hazard Goods, Lands, Money, Reputation, Friends, Kindred, Credit, Liberty and Life; of all which Rich-Commodities (always at her Returns) she is so Provident, that she makes one Goal or other her Ware-house, where it is more safely kept under her Lock and Key, than the Golden Apples of the *Hesperides* were guarded by the Dragon; she is so easie to be boarded, that a Man need not trouble his Fear to enter her, or use any Boat to come to her, nor if all her Marriners should go to her by Water, then were a Water-

Water-man the richest Trade below the Moon; only a Dash with a Pen, the writing of a Man's Name, passing his Word, or setting his Mark (though it be but the form of a pair of Pot-hooks, a Cross, a Crooked Billet, or a VV. for *John Thompson*; any of these facile-ways hath ship'd a Man into the Surety-Ship, during his Life and his Heirs after him, and though the Entrance into her be so easie, yet she is so full of Impertinent and needy Courtisie, that many Men will lend a Hand unto her, with more fair Entreaties, Requests, and Invitations, than are commonly used to a Mask at the Court, or a Gross of Gossips in the Country, and being once Entred, a Ten-penny-Nail driven to the Head, may as soon leap out of an Oaken Post, as a Man may get a shoar again: She is Painted on the out-side with Vows and Promises, and within her are the Stories of the tatter'd Prodigal, Eating Husk with the Swine, the Picture of *Niobe*, with *Alecto*, *Tisiphone*, and *Megera*. Dancing *Lachryma*: Her Arms are a Goose-Quill, or Pen, Couchant in Sheepskin Field Sable; the Motto, above *Noverrint Universi*, the Supporters a Usurer, and a Scrivener, the Crest an *Woodcock*, the Mantles Red-Wax, with this other Motto beneath, *Seal'd and Delivered*: This Ship hath the Art to make Parchment the dearest

est Stuff in the World : For I have seen a Piece little bigger then my two Hands, that hath cost a Man a Thousand Pound ; I my self paid a Hundred Pound once for a small rotten Remnant of it. She is Rig'd most strangely ; Her Ropes and Cables are *Conditions and Obligations*, Her Anchor are *Leases Forfeited*, Her Lead and Line are *Mortgages*, Her Main-sails are *Interchangeable Indentures*, and, Her Top-sails *Bills and Bonds* ; Her Small-shot, are *Arrests and Actions*, Her Great Ordinance are *Patents, Out-lawries and Executions* : All her Decks are stuck with *Tenterhooks*, to hold those fast that enter Her, Her Lading is *Locks, Keys, Bolts, Shackles, Manacles, Fitters, Grates, Traps for Vermin, Ginns for Wild-Guls, Bates for Tame Fools, Springs for Woodcocks, Pursenets for Conies, Toyls for Mad-Bucks, Pens for Geese, Hooks for Gudgeons, Snares for Buzzards, Bridles for Old-Jades, Curbs for Colts, Pit-falls for Balfinches, and Hempen-slips for Asses* ; and besides all this, she is plentifully stored with *Want, Hunger, Cold, Poverty, and Nakedness*.

The Ocean that she Sails in, is the spacious Marshal SEA ; sometimes she Anchors at the *King's-Bench*, sometimes at the *Gulph of the Gate-house*, sometimes at the *White-Lion-Creek*, sometimes at *Ludgate-Bay*, sometimes at *Wood-street-Harbour*, and sometimes at the *Poultrey-Haven*. There

There is great reason to call a Man being Bound for another, *Surety-SHIP*; for a Ship is an unruly Beast, if she be not surely Tied, Moored, and Anchored, and therefore to be a *Surety* is as much as to say *Tye-sure*, the Addition of the Word Ship, being a kind of Metaphorical Allusion, to the turbulent Tossing of the Infortunate *Surety*, upon the restless Waves and Billows of miserable Varieties and Mutabilities of Time and Trouble.

And though *Surety-SHIP* be (for the most part) prejudicial and baneful only to it self, yet as in the Sea, the rising of one Wave proceeds out of the fall of another; so one out of the Ruins of *Surety-SHIP Wrack*, (like Beetles or *Scarabs* which breed out of Dung) there do spring a Swarm or Generation of Vertues (*Vipers* I was about to say) as busie *Solicitours*, nimble-tongu'd *Pittifoggers*, greedy *Serjeants*, hungry *Yeomen*, devouring *Catchpoles*, boistrous *Bailiffs*, Merciless *Marshalls-Men*, Dogg'd *Jaylors*, and currish *Underkeepers*: For as a Butchers Trade is to Live upon the Slaughter of Beasts; so cannot the Kennels, Litters, and Sties of those above-named *Anthropophagi* or *Caniba's*, Live, Eat, or Subsist, but upon the Confusion of Men; and as a Horse being dead in the Fields and strip'd, is a Banquet for Dogs, Hogs, Ravens, Kites, and Crows; so

So is a Surety to those Vermine, who devour and Prey upon his Estate and Carcasses, both alive and dead.

But for Conclusion of this blunt Point, I think I have mistaken all this while in calling it *Surety-SHIP*, for the consequence and success of the Voyage will better allow it the Name of *Surety-SHEEP*; which is a warning or document to *Tie the Sheep Sure*, which I imagine to be a significant Inversion of the Word, for, as the Bridle and Harness of a Live-Horse, is for the most part made of the Skin of a dead Horse, so he that is Bound for another Man's Debt, is like a silly innocent Sheep, (of which Flock I may for my rank and calling be a Bell-weather) with the Bond of a dead Sheeps-skin, *Tied sure*, as a *sure Tie*, either to pay the Debt, or surely he is sure to lie (if his Ability help, not) where I would be loath to be his Bed-fellow.

The Ships and Pinaces that are in the Squadron with the *Surety-SHIP*, are these, viz.

1. The *Adventurous*, a desperate hot *SHIP*, very hard to be guided or steered in any steddly Course.

2. The *Kindheart*, a *SHIP* that will Sail any whither, or to what Port a Man would have her.

3. The

3. The *Fool*, a *SHIP* of great burthen, and for Sail and Steerage, much like the *Kindheart*.

4. The *Negligence* and *Angosy*, that through want of good fore-sight, brought the *Suretie-SHIP* in great danger.

5. The *Decay*, a *SHIP* much broken.

6. The *Scapehrift*, a small ragged Catch, that hangs or depends upon the whole Regiment.

CHAP. VIII.

How to pay Debts without Money.

IF you would really perform this pleasant Task, you must, *First*, fit your selves with a publick Register of all your Lands and Houses, or of whatsoever else you stand posselt of, thereby making them ready Money at all times without the charge of Law, or the necessity of a Lawyer. *Secondly*, This will be the better performed, if you make all Cut-Rivers Navigable, where Art can possibly effect it, thereby making a Trade and Commerce as communicable to all manner of Persons as ready Money. *Thirdly*, This may be performed by a Publick Bank, the great Sinews of Trade; The Credit and Design whereof, is to make Paper and all other Com-

Commodities whatsoever go in Trade equal with *ready Money*, yea, better some times than *ready Money*. *Fourthly*, 'Twill be requisite in order to perform this useful Task, to have a Court of Merchants and other considerable Dealers to end all Differences that hath hitherto risen, or may for the future arise between Tradersmen. Now, that all these things are very feasible, is most clear, for several Countries especially in *Holland* at this present time, they will raise a Family sooner with one hundred Pounds a Year and drive a better and more profitable Trade; than any Man can do with a 1000*l.* a Year in *England*: But if we would at last but write by their Copies, we shall do the great things they now do; and I dare say, out-do them too.

2. But if I make a Bargain at *London* for four thousand Pounds worth of Goods for six Months, the next Discourse is what security? Then the Buyer and the Seller agree to meet at the Tavern at four of the Clock in the Afternoon: There the Buyer produceth his Security, many times not approved of; so the Merchant cannot put off his Commodities, nor the Chapman have the Goods he stands in need of. But if the Buyer or any Friends of his that would Credit him, had Land under a Register, then a Ticket upon such Lands given

to the Merchant, would be equal to him as ready Monies ; and I say much better too.

It is the common mistake of the World who cry up the *Dutch* for a great Cash in Bank, it is not so, it is a great mistake ; for it is a Bank of Credit, and Paper is in that Bank equal with Monies the Anchorage, Fund, and Foundation being laid safe : And that is the Lands being under a Register, from whence issue these delightful Golden-streams of Banks, Lumber-Houses, Honour, Honesty, Riches Strength and Trade.

I will now shew you the condition of *London*, as at present it stands, and how it would have been, if the Houses new built, had been by Law to be Register'd at *Guild-hall*.

Admit therefore that the *Green Dragon Tavern* in *Fleet-street* were mine, and set at one hundred Pounds a Year, and I owe six hundred Pounds upon the *Green-Dragon Tavern*. I shew them the Purchase of the Ground, the Patent from the Judges taken in, and all other Titles bought. I presume, I cannot have the six hundred Pounds upon my House, but I must give great Security for my Covenants. I present such Security as I can get, which will not be accepted. Now for want of this
fix

Six hundred Pounds, on a sudden to pay my Debts, I am undone, my Wife, Children, and many more whom I owed Monies, too; my Goods seized, my House taken from me, and it's possible a Prison too, or a Statute of Bankrupt taken out, to the Ruin of all.

And if this had been done, I then go to any Scrivener that deals that way, and desire to borrow a thousand Pounds on the Green Dragon Tavern in *Fleet-street*, being Rented one hundred Pounds a Year; there will be then no more to be done, but their Servant is sent to *Guild-hall*, to see whose the Green Dragon Tavern is, and he brings word it is mine: There is no more ado, I say, but the thousand Pounds is told out, and I give Security for it by a Mortgage, put into the Register of my House. Then I go and pay my Debts to prevent Law-suits, preserve my Self, Wife, Children, and Reputation; and all is well: And that which is best of all, the Party lending the Monies is safe, well, and surely secured. It is possible great part of the thousand Pounds lent, might be the Monies of poor Widows and Orphans. Here are both to the Lender and Borrower great Advantages; To the one there is undeniable Security, and to the other, present Relief upon all Occasions.

The

The wanting whereof hath been the Ruin of some thousand Families since the *Firing of London*. And this is that which will encrease and enliven Trade; and the Houses Registered will be equal with ready Monies at all times, according to the value of the Houses. And if this we Treat on had been done, there needed not one House to stand empty and untenanted, as now they do; nor the Trade to depart out of the City as it hath done since the Fire.

And now if these Heads that I have now Treated on, do not convince my Readers, that they may easily (if they with diligence mind their hits) pay their *Debts without Monies*, I have no more to say at present, but shall hereafter convince them if it is possible.

C H A P. IX.

How to Travel all England over without a Farthing of Money; with an Account of those that have tried the Experiment.

HE that undertakes this strange Journey, lays his first Plot how to be turned into a *brave Man*, which he finds can be done by none better than by a trusty *Taylor*; working therefore hard with him till his *Snit* be granted out of the City,

City, being mounted on a good Gelding, he rides upon his own bare Credit, not caring whether he travail to meet the Sun at his rising, or at his going down : He knows his Kitching smokes in every Countrey, and his Table is covered in every Shire ; for when he comes within a mile of a Town, where he means to catch Quailles, setting Spurs to his Horse, away he gallops with his Cloak off (for in these befigeings of Towns he goes not armed with any) his Hat thrust into his Hose, as if it were lost, and only an empty pair of Houlsters by his side, to shew that he had been disarmed. And you must note, that this Hot-spur does never set upon any places but only such where he knows (by intelligence) there are store of Gentlemen, or wealthy Farmers at the least. Amongst whom, when he is come, he tells with distracted looks, and a voice almost breathless, how many Villains set upon him, what Gold and Silver they took from him, what Woods they are fled into, from what part of *England*, he is come to what Place he is going, how far he is from Home, how far from his journeyes end, or from any Gentleman of his acquaintance; and so lively personates the lying Greek *Synon*, in telling a lamentable Tale, that the mad *Trojans* (the Gentle-

men

Gentlemen of the Town, believing him, (and the rather because he carries the Shape of an honest Man in shew, and of a Gentleman in his Apparel) are liberal of their Purfes, lending him Money to bear him on his Journey; to pay which, he offers either his Bill or Bond (naming his Lodging in *London*) or gives his Word, as he is a Gentleman, which they rather take, knowing the like Misfortune may be theirs at any time.

And thus with the Feathers of other Birds, is this Monster stuck, making wings of fundry fashions, with which he thus basely flies over a whole Kingdom. Thus doth he ride from Town to Town, from City to City, as if he were a Landlord in every Shire, and that he were to gather Rents up of none but Gentlemen.

There is a Twin-brother to this False-galloper, and he cheats Inn-keepers only, or their Tapsters, by learning first what Country men they are, and of what Kindred: and then bringing counterfeit Letters of Commendations from such an Uncle, or such a Cousin; (wherein is requested that the Bearer thereof may be used kindly) he lies in the Inn till he have fetcht over the Master or Servant for some Money, to draw whom, to him, he hath many Hooks; and when they hang fast

E

enough

enough by the Gills, under Water our Shark dives, and is never seen again to swim in that River.

Upon this Scaffold also might be mounted a number of *Quacksalving Empericks*, who arriving in some Countrey Town, clap up their terrible Bills in the Market-Place, and filling the Paper with such horrible names of Diseases, as if every Disease were a Devil, and that they could conjure them out of any Town at their pleasure. Yet these beggarly *Mountebanks* are meer Couzeners, and have not so much skill as Horse-leeches. The poor People not giving Money to them to be cured of any Infirmities, but rather with their Money buying worse Infirmities of them.

Upon the same Post, do certain stragling *Scribling Writers*, deserve to have both their Names and themselves hung up, instead of those fair Tables which they hang up in Towns, as gay Pictures to entice Scholars to them: The Tables are written with sundry kinds of Hands, but not one Finger of those hands, not one Letter (there) drops from the Pen of such a false wandring Scribe. He buys other Mens Cunning, good cheap in *London*, and sells it dear in the Country. These Swallows brag of no Quality in them, so much as of swiftness. In Four and twenty Hours, they

they will work Four and twenty Wonders, and promise to teach those that know no more what belongs to an *A* than an *Ass*, to be able (in that narrow compass) to write as fair, and as fast, as a Countrey Vicar, who commonly reads all the Town's Letters.

But wherefore do these counterfeit Masters of that noble *Science of Writing*, keep such a flourishing with the borrowed Weapons of other Men's Pens, only for this, to get half the Birds (which they strive to catch) into their Hands, that is to say, to be paid half the Money, which is agreed upon for the Scholar, and his Nest being half fill'd with such Goldfinches, he never staies till the rest be fledged, but suffers him that comes next, to beat the Bush for the other half. At this Career, the Rider that set out last from *Smithfield*, stopp'd: and alighting from *Pacolet*, (the Horse that carried him) his next Journey was made on foot.

I come next to shew the Way how to turn a Penny.

The Way how to Turn a Penny:

O R,

The Art of THRIVING.*Introduction.*

THE Pleasant Art of Money Catching depends so much upon *The Profitable Art of Thriving*, that whosoever is not skill'd in the latter, can never be a Compleat Artift in the former; for after all is said and done, it is the Thriving Man that catches the Money: If you ask me which way? I answer, By knowing how to *Turn the Penny*; that is, how to improve it to the best Advantage, which is what I shall now endeavour to shew. But there is more requir'd to the Compleat Art of *Thriving*, than most Men imagine: 'Tis true, Diligence is good, and Industry is good, and Frugality is good; but a Man can never thrive as he shou'd do, without he looks higher than all this: I remember I have somewhere read in a Pastoral Eglogue, the following Verses:

*Plow, sow and compass, nothing boots at all,
Unless the Dew upon the Tilts do fall:
So labour silly Shepherds what we can,
All's vain, unless a Blessing drop from Pan.*

And indeed, unless we are under the Influence of a Blessing from Heaven, all our own Endeavours, how strenuous soever they may be, will never make us thrive: For, as the Royal Psalmist has excellently told us, *Except the Lord build the House, they labour in vain that build it; except the Lord keep the City, the Watchman waketh but in vain.* So it is in this Case, Except the Lord give a Blessing to our Endeavours, we labour but in the Fire, and shall produce nothing but Vanity and Vexation of Spirit, by all our Toil and Labour. And that we may have the Blessing of God on our Endeavours, we must glorifie Him in all that we do, and with all that we have; and in so doing, we shall put our selves under his Protection, and consequently may expect his Blessing; and the Wise Man tells us, Prov. 10. 22. *The Blessing of the Lord maketh rich, and he adds no sorrow with it.*

In the Prosecution therefore of this *Art of Thriving*, I shall shew who they are that can have no Prospect of Thriving; and

then lay down some stated and preliminary Rules in Verse, which all those that desire to thrive, must guide themselves by; and then descend to Particulars, and shew those that wou'd thrive, *how to turn the Penny*, and manage all their Matters to the best Advantage; and then lay down a Specimen of cheap House-keeping; by observing which, all those that will, may cut their Coats according to their Cloth; and if they get but little, may yet spend less, and save something.

Some short and brief Descriptions of Persons that will never Thrive; at least, not while they continue such.

1. **T**ime and Opportunity is the chief Thing to be regarded in all Business, *for Time and Tide stays for no Man*; and those that don't observe it, shall never thrive.

2. For a Man to be always punctual to his Word, gives him a great Reputation; and is of that Consequence in all our Affairs, that they that have no regard to it, can never thrive.

3. Those can never thrive, whose Minds are alway fluctuating and inconstant, and are never stedfast to their Resolutions.

4. Those

4. Those who succumb under, and are cow'd down by their Misfortunes, and have not presence of Mind enough to encounter with Disappointments, and are presently shock'd at the Meeting with any thing that crosses their Designs, can never thrive

5. One that is too easie and credulous; and ready to be drawn to any Thing by fair Words, without considering the Importance of what he's a doing. may quickly do that which will ruin his Family, and consequently can never thrive.

6. They will not thrive, who are not watchful over their Pockes, as to little Expences: For, as the Proverb tells us, *Many Littles makes a Mickle*: And he that has no regard to a little, may soon lose a great deal.

7. Those will hardly ever thrive, so as to be worth much, who never take and keep an exact Account of what they spend.

8. It is impossible that those shou'd thrive, who every day spend more than they get; for they must needs run in Debt, and so are never out of Danger of being ruin'd.

9. Those to be sure can never thrive, but are in the high Road to Ruin, who neglect their Shops, Trades, and Business, Day after Day, Week after Week, and lie

all that while drinking and spending their Time and Money at the Tavern.

10. Those can never Thrive, who are given to Gaming, especially where it is immoderate ; for such Men many times will hazard an Estate upon one Throw.

11. Those can never Thrive that have no regard to their Promises : 'Tis far better not to promise, than to promise and not perform. And yet those are most ready to make promises, that make least Conscience of performing them.

12. They can never Thrive, that make a common Practice of Swearing, and taking the Holy Name of God in vain ; *for such God will not hold guiltless* : And how then can they Thrive?

13. Those can never Thrive, that keep Company with lewd and whorish Women ; for such will bring a Man to a piece of Bread : And *Solomon*, (who had as much Experience of 'em, as most Men in the World) tells us, *That a whorish Woman is a deep Ditch ; and those that are ob-
scured of the Lord, shall fall therein.*

Lastly, Those Men will never Thrive in what they undertake, that undertake more than they are able to manage : And this has been the Ruin of many an honest (tho' not wise) Man, who undertaking too much, has thereby lost all.

Excellent

Excellent RULES of THRIVING,
in Verse.

I.

FLY Idleness, which yet thou canst not fly,
By dressing, mistressing, and complement :
If those take up thy Day, the Sun will cry
Against thee, for his light only was lent.
God gave thy Soul brave Wings, put not those
Into a Bed to sleep out all ill weathers. (Feathers

2.

Art thou a Magistrate? Then be severe:
If Studious, Copy fair what Time hath blurr'd;
Redeem Truth from his Jaws: If Soldier,
Chase brave Employments with a Naked Sword
Thro' out the World: Fool not; for all may have,
If they dare try, a glorious Life or Grave.

3.

When thou dost purpose ought within thy power,
Be sure to do it, though it be but small,
Constancy knits the Bones, and makes us stowre;
When wanton Pleasures beckon us to thrall:
Who breaks his own Bond, forfeiteth himself,
What Nature made a Ship, he makes a Shelf.

4.

Do all things like a Man, not sneakingly,
Think the King sees thee still, for his King does;
Simp'ring is but a lay Hypocrisy:
Give it a corner and the Clue undoes:

E s

Who

Who fears to do ill, sets himself to task:
 Who fears to do well, sure should wear a Mask.

5.

Slight those that say, amidst their sickly healths
 Thou livest by Rule; what doth not so, but Man?
 Houses are built by Rule, and Common-wealths:
 Entice the trusty Sun, if that you can,
 From his Ecliptick Line: Beckon the Sky:
 Wholives by Rule then, keeps good Company.

6.

Who keeps no guard upon himself, is slack,
 And rots to any thing at the next great thaw:
 Man is a Shop of Rules, a well truss'd Pack:
 Whose every Parcel under writes a Law.
 Loose not thy self, nor give thy Humour way,
 God gave them to thee under Lock and Key.

7.

Be thrifty, but not covetous; therefore give
 Thy Need, thine Honour, and thy Friend his
Never was Scraper brave Man. Get to live, (due:
 Then live and use it; else it is not true
 That thou hast gotten: Surely Use alone
 Makes Money not a contemptible Stone.

8.

Never exceed thy Income: Youth may make
 Even with the Year; but Age, if it will hit,
 Shoots a bow short, and lessens still his State,
 As the Day lessens, and his Life with it.
 Thy Children, Kindred, Friends, upon thee call;
 Before thy Journey, fairly part with all.

9. By

9.

By no means run in Debt; take thy own measure:
 Who cannot live on Twenty Pound a Year,
 Cannot on Forty; he's a Man of Pleasure,
 A kind of thing that's for it self too dear.
 The curious *Unthrif*t makes his Cloaths too wide,
 And spans himself, but would his Taylor chide.

10.

Spend not on hopes; they that by pleading Cloaths
 Do fortunes seek, when worth and service fail,
 Would have their Tales believed for their Oaths,
 And are like empty Vessels under sail:
 Old Courtiers know this: therefore set out so,
 As all Day long thou may'st hold out to go.

11.

In Cloaths, cheap Handsomness doth bear the Bell;
 Wisdom's a Trimmer-thing than Shop e'er gave:
 Say not then, This with that Lace will do well;
 But, This, with my Discretion, will be brave:
 Much Curiousness is a perpetual wooing,
 Nothing with labour: Folly long a doing.

12.

Play not for gain, but sport; who plays for more
 Than he can lose with pleasure, stakes his Heart,
 Perhaps his Wives too, and whom she hath bore;
 Servants and Churches also play their part,
 Only a Herald who that way doth pass, (Glas!
 Finds his crack'd Name at length in the Church

13.

If yet thou love Games at so dear a rate,
 Learn this, that hath old Gamesters dearly cost:
 Do'st lose? Rise up: Do'st win? Rise in that state:
 Who strive to fit out losing Hands, are lost:
 Game is a civil Gun-Powder in Peace,
 Blowing up Houses with their whole increase.

14.

Wholly abstain or wed: Thy bounteous Lord
 Allows thee choice of Paths, take no bye-ways,
 But gladly welcome what he doth afford: (It says.
 Not grudging that thy Lust hath bounds and
 Continnence hath its Joy: Weigh both, and so
 If Rottenness have more, let Heaven go.

15.

(tame,

Drink not the third Glass, which thou canst not
 When once it is within thee; but before
 May'st rule it as thou list, and pour the shame
 Which it would pour on thee, upon the floor:
 It is most just to throw that on the Ground,
 Which wou'd throw me there, if I keep the
 (Round.

16.

He that is drunken, may his Mother kill,
 Big with his Sister; he hath lost the Reins,
 Is out-law'd by himself; all kind of ill
 Doth with his Liquor slide into his Veins.
 The drunkard forfeits Man, and doth divest
 All worldly right, save what he hath by Beast.

17. Shall

17.

Shall I, to please another's Wine-sprung Mind,
Lose all mine own? God hath giv'n me a Mea-
Short of his Can and Body: Must I find (sure,
A Pain in that wherein he finds a Pleasure?
Stay at the third Glas: If thou lose thy hold,
Then thou art modest, and the Wine grows bold.

18.

If Reason move not, bravely quit the Room;
All in a Shipwrack shift their several way:
Let not a common ruin thee in tomb;
Be not a Beast in courtesie; but stay,
Stay at the third Glas, or forego the place;
Wine above all things doth God's Stamp deface.

19.

(vain:

Take not his Name, who made thy Mouth, in
It gets thee nothing, and hath no Excuse:
Lust and Wine plead a Pleasure; Avarice Gain;
But the cheap Swearer, thro' his open Sluce
Lets his Soul run for nought, as little fearing:
Were I an Epicure, I cou'd bate Swearing.

20.

Lye not; but let thy heart be true to God,
Thy Mouth to it, thy Actions to them both:
Cowards tell Lies, and those that fear the Rod,
The stormy working Soul, spits lies and froth:
Dare to be true; nothing can need a Lie,
A fault which needs it most, grows two thereby.

21. Be

21.

Be sweet to all; Is thy Complexion fowre?
 Then keep such Company, make them thy Allay:
 Get a sharp Wife, a servant that will low'r:
 A Stumbler stumbles least in rugged way.
 Command thy self in chief; he lifes war knows,
 Whom all his Passions follow as he goes.

22.

Catch not at Quarrels: He that dares not speak
 Plainly and home, is Coward of the two:
 Think not thy Fame at every twitch shall break,
 By great Deeds shew that thou canst little do,
 And do them not; that shall thy wisdom be,
 And change thy Temperance into bravery.

23.

If that thy Faine with ev'ry Toy be pos'd,
 'Tis a thin Web which pois'nous Fancies make:
 But the great Soldier's Honour was compos'd
 Of thicker Stuff, which wou'd endure a Shake.
 Wisdom picks Friends, Civility plays the rest,
 A Toy shunn'd clearly, passeth with the best.

24.

Towards great Persons use respective boldness,
 That temper gives them theirs, and yet doth take
 Nothing from them, in service, care or coldness,
 Doth capably thy Fortunes mar or make:
 Feed no Man in his Sins: For Adulation
 Makes thee a parcel-Devil in Damnation.

25. Envy

25.

Envy not greatness: For thou mak'st thereby
 Thy self the worle, and so the distance greater.
 Be not thine own Worm; yet such Jealousie
 As hurts not others, but may make thee better,
 Is a good spur; Correct thy Passions spight,
 Then may the Beasts draw thee to happy light.

26.

Thy Friend put in thy Bosom; wear his Eyes,
 Still in thy Heart, that he may see what's there:
 If cause require, thou art his Sacrifice:
 Thy Drops of Blood must pay down all his fear:
 But Love is lost; the way of Friendship's gone;
 Tho' *David* had his *Jonathan*, CHRIST his *John*.

27.

Yet be not Surety, if thou be a Father;
 Love is a personal Debt: I cannot give
 My Childrens right; nor ought he take it; rather
 Both Friends should die, than hinder them to live,
 Fathers first enter Bonds to Nature's ends,
 And are her Sureties, e'er they are a Friends.

28.

Calmness is great Advantage; he that lets
 Another Chafe, may warm him at his Fire;
 Mark all his Wandrings, and enjoy his Frets,
 As cunning Fencers suffer Heat to Tire.
 Truth dwells not in the Clouds: the Bow that's
 Doth often Aim at, never hit the Sphere. (there

29. Mark

29.

Mark what another says; for many are
 Full of themselves, and answer their own No-
 Take all into thee, then with equal Care, (tion,
 Ballance each Dram of Reason like a Potion.
 If Truth be with thy Friend, be with 'em both,
 Share in the Conquest, and confess a Troth.

30.

Be useful where thou livest, that they may
 Both want and wish thy pleasing Presence still;
 Kindness, good Parts, great Places, are the way
 To compass this: Find out Mens wants and will,
 And meet them there; all worldly Joys are less
 Than that one Joy of doing Kindnesses.

31.

Pitch thy Behaviour low, thy Progress high,
 So shalt thou Humble, and Magnanimous be.
 Sink not in spirit; who aimeth at the Sky,
 Shoots higher far than he that means a Tree.
 A Grain of Glory mixt with Humbleness,
 Cures both a Feaver and Lethargickness.

32.

Let thy mind still be bent, still plotting where,
 And when, and how thy business may be done,
 Slackness breeds Worms; but the sure Traveller
 Though he alight sometimes, still goeth on.
 Active and stirring Spirits live alone,
 Write on the others, Here lies such a one.

33. Slight

33.

Slight not the smallest Loss, whether it be
In Love or Honour ; take account of all :
Shine like the Sun in ev'ry Corner : See
Whether thy Stock of Credit rise or fall.
Who say, I care not, those I give for lost ;
And to instruct them, 'twill not quit the cost.

34.

Scorn no Mans love, though of a mean degree ;
Love is a present for a mighty King.
Much less make any one thine Enemy ;
As Guns destroy, so may a little thing.
The cunning Workman never doth refuse
The meanest Tool that he may chance to use.

35.

All Foreign Wisdom doth amount to this,
To take whatever's given ; whether Wealth
Or Love, or Language, nothing comes amiss ;
A good digestion turneth all to health.
And then our fair Behaviour eas'ly may
Strike off all Scores, none are so clear they.

36.

Affect in things about thee Cleanliness,
That all may gladly board thee as a flower ;
Slovens take up their stock of noysomness
Before-hand, and anticipate the last Hour :
Let thy Mind's sweetness have its operation,
Upon thy Body, Cloaths, and Habitation.

37.

In Alms regard thy means, and others merit,
 Think Heaven a better bargain, than to give
 Only the single Market-penny for it,
 Join hands with God to make a Man to live.
 Give to all something; to a good poor Man,
 Till thou change Names, and be what he began.

38.

The Way to make thee thrive, is first to fill
 Thy Mind with Rest, before thy Trunk with
 (Riches :
 For Wealth without Contentment climbs a Hill
 To feel those Tempests which fly over Ditches.
 Then if thou can'st but make Ten Pounds thy
 (measure,
 All which thou addest maybe call'd thy Treasure.

39.

Sum up at Night what thou hast done by day ;
 And in the Morning, what thou hast to do ;
 Dress and undress thy Soul ; Mark the decay
 And growth of it ; if with thy Watch, that too
 Be down, then wind up both ; since we shall be
 Most surely judg'd, make thy Accounts agree.

40.

In brief, acquit thee bravely, play the Man,
 Look not on pleasures as they come, but go ;
 Defer not the least Vertue ; Lifes poor span
 Make not an Ell by trifling in thy Woe ;
 If thou do ill, the Joy fades ; not the Pains ;
 If well, the Pain doth fade, the Joy remains.

*The Art of Thriving; or, The sure
and speedy way to Preferment.*

IF thou wouldest in a little time arrive to
Worldly Preferment, be very industri-
ous in thy Calling, be what it will; That
which is by Sparing saved, may be with
Diligence improved; and what is so im-
proved, be again spared. For Frugality
alone is but single getting; but joyned
with Industry is double; like those Beams
of the Sun, which by a repercussion from
the Earth, make that heat not to be endu-
red, which would be hardly warmth other-
wise. And there, where much cannot be
done at once, Diligence effects it by De-
grees, producing by a frequent repetition
as great an heat, as more vast abilities,
but less active. And it hath been observ'd,
that it is not less gainful to Navigate in a
small Vessel, which makes quick and fre-
quent Returns, than in that which returns
but seldom, though deeply laden. There-
fore the Wise *Solomon* directs the Sluggard
to go to the Bee and Ant; which infirm
Creatures plainly shew how much the
assiduity of an industrious Labour can
effect. And verily 'tis an ill Humour,
when because our means suit not with our
ends,

ends, we will not pursue those ends which suit with our means ; and because we cannot do what we will, we will not do what we can ; depriving our selves of what is within our power, because we cannot do the things that are above our power ; when indeed, that's the way to do much more than we can, by doing the many little things that we are able.

And this industry truly effects things beyond our expectations, when we are not discouraged by difficulties, but incited ; and throw not up the business as desperate, because not presently pervious, and to be waded thorow. And let me tell you, of all Tempers there is none more to be avoided than theirs, the edge of whose Activity is soon abated ; for they vilely despond at those things as impossible, which a more tough diligence doth easily superate. For which cause, when the Historian had reckoned up the many difficulties and dangers which *Cosmus* the first Duke of *Etruria* had to conflict with in his Infant Government ; He concludes with this *Epiphonema*, *Hæc omnia alicui inexpugnabilia Cosmus patientia & industria sua facile vicit.* And verily 'tis no wise the part of a Man, succumbere difficultatibus ; and like *Issachar*, lie down under his Burden, and give up the Set because the Cards prove cross ; but by
a gene-

a generous *antiperistasis*, be hottest in our Prosecutions, when the coldest Air blows on our Designs; and like true Spur-Nags, *anniti clivo*, strain hardest against the Hill; or like Thunder, tear it there most, where we meet the sturdiest and most rugged Oak. You need never fear, but even the tallest Cedar will fall at your Foot, to whose Root you applied most incessant Strokes. On which Consideration I was much taken with his Device, who plac'd for his Impress a pair of Compasses, with this Motto, *Constantia & labore*; the one Foot being fix'd, the other in Motion.

Then again, if you would grow rich, be not given to Law; for the quarrelling Dog hath a tatter'd Skin; and Men of Strife, like too sharp a Sword, cut their own Scabbard. And truly, what our Lord saith, is prudently practicable: *He that sueth thee at Law for thy Cloak, let him take thy Coat also*: For it is much better to sit down with some manifest Loss, than to recover thy Right by a Trial at Law: For, not to speak any thing of the Vexation and Trouble which the Plaintiff shares in, as well as he that defends, unless the Matter be of very great Moment, 'tis the Lawyer alone goes away with the Gain. Hence it is that there are very few who sweat it out in a Course of Law, but like
over-

over-riden Nags they melt their Grease, so that their Hair flares, and they are pitifully Hide-bound ever after. Besides, if thou meetest with a Man of mettle, thou mayst begin Strife, but knowest not what shall be the end thereof: For a Wager at Law is like a Game at Chess, which some report to have lasted between Two skilful Gamesters above Twenty Years; and may hold out as long, as the Brewer said to his Adversary, as the Water runs under *London-Bridge*. So that like the Circulation of the Blood, (which is puls'd from the Veins to the Arteries, and from them again to the Veins) the Lawyers have a way to bring your Cause from Common Law to Equity, and thence back again, as we may say, *Arteria Venosa*, and *Vena Arteriosa*, and end your Business without end; for if your Money will but hold out, your Cause shall go round like the Orbs above. But if thou art concern'd with those that will quarrel, and an amicable Composure cannot be had, then lay thy self to it with the utmost might: For as the Historian observes of the War of *Henry the Second of France*, with *Philip of Spain*, *Spes nunquam major affulget Pacis, quam serio Bellum geritur*; for the way to agree, is to fight to purpose. And War is never sooner brought to Bed of her Daughter Peace, than when her travelling Pains are sharpest.

But

But whether in War or Peace, never communicate Counsels to a Man that's given to Drink; for there is nothing more true than *in vino veritas*; and I have known Men in that pickle, like the Mouse in her Ale, relate those things of themselves, which when they had been sober, they had rather have bit their Tongues off than have discover'd. Nor can you think it rational to hope, that those should act a wise Man's part; (such silence is) that howsoever GOD hath made them, yet make themselves the worst of Fools.

Nor borrow Money of any such, with Expectation that they will not divulge it to thy discredit: For thy dealing with such will have a *Noverint Universi* written at the beginning, as the young Heir observed, and therefore you must conclude that every Body must know it. But indeed, let nothing but a great Importance induce thee to borrow Money, which like Sin, call'd also a Debt, is much easier committed, than can be remitted; is easier borrow'd, than will be paid; and like that Roll, which, howsoever sweet in the Mouth, prov'd bitter in the Belly: There being scarce any thing of a more difficult Digestion than Oblations; so that if you have not the *Pulvis pepticus* of very considerable profit to help Concoction, 'tis to be fear'd

feard you will prove Rickety, and your Head may grow too big to come out of your own Doors. Besides, consider the most unkind prospect of those a Man owes Money to, and the Plague that is to be in the Usurer's Books, who like the Woolf in the Breast, eats up Men alive; and supply you with warm Clothes, till like a Pound of Butter in a hot Cake, you melt all your Substance into their Hands: And shall never leave you while there is any thing to be got of you, but shall hang you up even when you are dead; and will make Poison of the froth of your Mouth, and Mummy of your Carcass.

And now let me tell you, There's no one Thing deserves the Care of a young Beginner more than his Servants; who if they be beaten to the World, and know how to do any thing, they're cunning enough to abuse and cheat you: Their Opportunities too being such as are hard to avoid. Let me therefore in this particular give you something of Advice: For he that hath one Servant, hath Two, and he that hath Three, hath none at all.

1. Be sure never to trust any of them that have a colloguing, fawning way; for they are Persons, whom Nature hath as it were, cut out for deceit, and not only fitted with Habiliaments, but also a natural prompt

promptness thereto ; and if I may tell my own Experience, I remember not that ever I had to do with any of them, which proved otherwise. And they are generally of that Impudence, that like those at Cape Bon Speranz, they'll pick your Pocket, and look in your Face, pretending always most what they intend least. And therefore there is especial need of your Caution in those very Things which they profess most against ; they being generally like her who made World believe she could endure no Eggs, till it was found that her usual Breakfast was a groats-worth.

2. Never make your self over familiar with your Servants, nor take them for your Play-fellows ; for *Familiarity begets Contempt*, and Contempt breaks the neck of Obedience : It being very rare that those Servants are ready to obey, that are not kept in awe ; but will be rather disputing your Commands, than doing them ; which beware you admit not : It being better in many respects, to err in commanding what is not convenient, than to amend it upon the Advice of an ordinary Servant ; they being encouraged, by such a Condescension, to argue with you the Expediency

ency of your Commands ever after ; and upon that Account, to use such Language as is not to be endured , which to remedy, when got to an Head, you'll be necessitated to use such sharp Corrosives, as may against your Mind, (if for your turn) part you and your Patient.

Having given the aforesaid Directions, it will now be time to shew how to *Turn the Penny*.

Directions for those that wou'd Thrive, shewing how they may Turn a Penny to their best Advantage.

MY First Direction shall be, That all such Persons as design to thrive in the World, should always take care not to spend a Penny idly ; for that they thereby may purchase a Yard square (or Three Foot) of as good Land as most is in *England* : This , how improbable soever it may seem, is an undoubted Truth, as will appear by the following Demonstration.

1. Sixteen Foot and an half make one Rod.

2. Forty such Rods in length (that is 660 Foot) and Four such Rods in breadth, (that

(that is 66 Foot) makes an Acre of Land.

3 Now multiply 660 Foot, (the length of an Acre) by 66 Foot, (the breadth of an Acre) and the Product will be 43560 square Feet, and so many an Acre contains.

4. Land that will let at 20 s. an Acre, *per Annum*, is counted as good as most in England; an Acre of which, if sold at 20 Years Purchase, (which is the usual highest Rate) may be bought for 20 l. that is for 4800 Pence.

5. Now if you divide 43560 (the number of Square Feet in an Acre) by 4800 (the number of Pence for which an Acre may be purchas'd) the Quotient, or Product thereof, is 9, and 360 remaining: Which shews that every Penny does purchase Nine square Feet, (that is, Three Foot long, and Three broad) of such good Land; and somewhat above, which is what was to be demonstrated: And consequently it follows, That for every Two Shillings you may purchase 216 Square Feet; that is, a Piece of Ground of Eighteen Foot long. and Twelve Foot broad: Which is enough to build a little House upon, or make a little Garden; which being well planted, the Fruit thereof may

every Year make a Man blush, to think he shou'd lose such a brave Conveniency, meerly for drinking an unnecessary Quart of adulterated Sack, or Two Bottles of stumm'd Clarret; which perhaps impairs his Health besides, and exposes him as a drunken Beast, to the Reproach of Humane Nature; when he has so fair a way to turn those idle spent Pence to his great Advantage. — But if a Man has no mind to purchase Land with his Penny, he may turn it several other ways, as for Instance:

If you are minded to buy as many several sorts of Commodities for your Money as you can; in *Holland* you may buy Six several Things, *viz.* Oatmeal, Onions, a little Cake, Grapes, Vinegar, and Nuts, and all for a Penny.

If you love Anniseed Water or Brandy, and are minded to turn your Penny that ways, you may buy enough with it, to save your Life, as it may fall out.

Or if you are for turning it to buy Physick or Medicinal Things, at the Apothecaries you may have a Penniworth of Juice of Liquorice to cure you of Cough, a Penniworth of Venice-Treacle to make you sweat, or to expel any in
war

ward Malady; a Penniworth of Jallop, to give you a Purge, a Penniworth of Syrup of Lettice to make you Sleep; or if you have an Issue, for a Penny you may have a Diachilon-Plaister; also for a Penny you may have a Plaister of Paracelsus, or Oil of Roses, or of S. *Job's*-Wort, or Twenty other things you may have occasion for, out of an Apothecary's Shop.

If you have a mind to see how Matters go abroad in the World, and are minded to turn your Penny that way, you may go to the Coffee-House, and there read (if you can) the *Gazette*, and all the Weekly News-Papers, discourse and comment upon them your self, and hear the Discourse and Comments of others, and drink a Dish of (lac'd) Coffee into the Bargain, and all for a Penny.

If your Mind runs after Learning, and you have a mind to turn your Penny that way, you may for your Penny buy a Book that has puzzel'd the greatest Scholar this Day in *England*: And if you ask me, what Book this is? I answer, a Horn-Book, the initiating Book to all Learning.

If you either live, or happen to be at *Westminster*, and have occasion to go to *Lambeth*, for a Penny you may save going.

ing Three Miles about ; without which, you may walk till you are a weary ; and so truly say, *Defessus sum ambulando.*

If you are a Stranger, and walking along the Streets of *London*, are hard belet to do what no Body can do for you, for a Penny you may turn into a Coffee-House, and turn out that which Troubles you, and drink a Dish of Coffee or Tea, or a Glas of Brandy or *Usquebaugh*, into the Bargain : And in such a Case, this is a very happy Turn of a Penny ; for without it, you must have turn'd that into your Breeches, which you had much rather have turn'd any where else.

And tho' the Master of the Rolls be an Honourable, as well as a Profitable Place, yet for a Penny you may take Two of the best Rolls you can find in the Baker's Basket.

For a Penny you may relieve Four several Poor People, and thereby make even Heaven it self a Debtor to you : And can you lay your Money 'out to better Advantage, or put it into surer Hands ?

And thus you see how many several ways a Penny may be Turn'd.

But

But he that wou'd Thrive must be cautious in his Expences ; especially those that return every Day ; of which Victuals and Drink are the Chief ; the Excess and Superfluity whereof, hinders many a Man from Thriving : And not only so, but it debilitates the Body as much as it empties the Purse. For Nature is satisfy'd with a little ; and more than satisfies Nature, destroys it : And therefore he that can content himself with coarse and cheap Foods, such as Sallads, Fruits, Roots, Bread and Water, and hath set such Bounds to his Desires, that he is satisfy'd with what only supplies the Necessities of Nature, and has his Happiness within himself, stands not in fear of Fortune, let her do her worst : For what malignity of Fortune has ever reduc'd any Man to a lower Ebb than Bread and Water : And there are several in the World, that desire no better Repast, and are not only well content, but highly pleas'd therewith. — But because there are but few in Comparison of the others, that will be contented with so mean a Diet, tho' they are willing to be sparing too, that they may get before hand in the World, and thrive in their Callings, I have here Subjoined and Extracted out of the late Worthy Mr.

Thomas Tryon's Works, (with whom I was particularly acquainted) a Catalogue of almost an hundred Noble Dishes of Meat for those that are minded to Regale themselves, most of which shall not stand a Man in above two pence a Day : And he that lives upon two pence a Day, if he gets any thing at all, must needs be in a way to thrive.

Directions for preparing Fourscore Noble and Wholesome Dishes, upon most of which a Man may live for two pence a Day.

1. **B**Read and Water, to be used now and then, will make a good Meal, they having the first place of all Foods, and are the Foundations of dry and moist Nutriment, and of an Opening Cleansing Nature.

2 Take two Spoonfuls of Wheat Flower, or Oatmeal, put it into cold Water, mix them well together, stirring them in two Quarts of Water over a quick Fire, till it boil up, putting to it a little Salt, and some Bread ; or instead of Bread an Onion boil'd in it will do : This will not cost above a Farthing, and yet makes a most Noble and Exhilarating Meal. it
may

may be made thicker or thinner, as you like best ; but thick is best for healthy People.

3. Take a Spoonful of Ground Oatmeal, and temper it with cold Water, then brew it in a Quart of Water made boiling hot, and set it on the Fire again till it boil up ; then brew it again, and it is done ; put some Bread and a little Sale into it, and then eat it, : This makes as good a Meal as the World affords. If you make a Meal of this alone, you may boil in it some Pot-herbs and Onions, and it's done.

4. Take four Quarts of Water, and put a Pint of Pease therein ; then set them in the Pot on a gentle Fire, and let them boil slowly, for three or four Hours, till they are soft and incorporated, into the Pottage, shred an Onion into it, and a little dry Sage rubb'd into Powder, and add a little Mint, if you please, or any of these Herbs green will serve : After your Herbs are boil'd, put in two Spoonfuls of Wheat Flower made into Batter with cold Water ; and when your Pottage boils up, it is done : This will make about two Quarts, and will serve a labouring Man a Day, and not cost above three half-pence.

R. S.

S. Take

5. Take a Quart of Water, and put it on the Fire till it boils up, then put a Spoonful of Oat-meal well mix'd in two or three Spoonfuls of cold Water, and mix an Egg well in it, and put it to your boiling Water; put a little Salt and Bread, if you please, to it, and this makes a Noble Meal.

6. Take Flower a sufficient quantity, then add Water sufficient to make it up into a Paste, put a little Salt and Ginger to it, and a little Yeast; make your Dumplings as large as a Crown piece, and boil them; this is wholesome, nourishing, and pleasant Food.

7. Take an equal quantity of Milk and Water, and when it begins to boil, put in Flower, the usual way of making hasty Pudding; and eat this with Butter, or with Milk; this is hearty and wholesome Nourishment.

8. Or Water and Flower with a little Ginger, made into hasty Pudding, and eat with Milk or Butter, is hearty Victuals.

9. Bread and Butter eaten with thin Gruel, wherein is nothing but Salt, is the most approved Way of eating Water-Gruel, especially when you bite and sup, as you do raw Milk and Bread. This is a most curious and sweet Food for the Stomach,

mach, of easie Concoction, breeds good Blood, and causeth it to Circulate freely.

10 Milk made boiling hot, and thick-en'd with Eggs, is a brave substantial Food, of a friendly mild Nature and Operation.

11. Bread and Butter, or Bread and Cheese, eaten alone with washed Sallads, without Salt, Oil or Vinegar. or with them, makes a most dainty Food, of a cleansing Quality, and easie of Concoction.

12 Eggs broken and butter'd over the Fire, is a very good Food, being eaten with store of Bread : Or Eggs roasted or boiled in their Shells, roasted being the best, eaten with Bread, Butter, and Salt, or Bread and Salt, is a good substantial Food :

13. Eggs boil'd, butter'd, and eaten with Bread, is excellent Food.

14 Parsley boil'd and cut small, mixed with some Butter and Vinegar melted, and poached Eggs, makes a Curious Dish, and gives great Satisfaction to the Stomach ; supplying Nature with Nutriment to the highest Degree, and is very pleasant to the Palate.

15. Eggs broken together, and fry'd with Butter, and when fried, melt some Butter

Butter and Vinegar, and put over them, is a most curious and dainty Dish ; being much better than the common way of frying Eggs ; this being lighter and more tender, and easier of Concoction.

16. An Egg broken into a Pint of good Ale, and brewed well together, and eaten with Bread, makes a brave Meal, and hath a vigorous and quick Operation in the Stomach : In Winter, you may warm it ; but in Summer you may drink it cold.

17. Poach'd Eggs eaten, with a dish of boil'd Spinage butter'd, is a curious Food ; and being eaten with plenty of good Bread, affords agreeable Nutriment.

18. Eggs mix'd with various sorts of Fruits, with Butter and Bread made into Pies, is a sort of pleasant Food, that a Man may eat now and then with great Satisfaction, and no less friendly to Nature, provided it be not too often.

19. Raw Eggs broke into Water-Gruel that is thin and brewed well together, with a little Salt in it, and then eaten with Bread, or Bread and Butter, makes a most delicate Food ; and is very good for all young People and Women, being of a warming Quality, and agreeable to the Stomach ; creates good Blood, and fine brisk

brisk Spirits ; for the often using of this, and other of our Spoon-meats, do naturally sweeten all the Humours, and prevents the generation of four Juices, and frees the Passage from Windiness and griping Pains.

20. Artichoaks boil'd, with Bread, Butter and Salt, are an Excellent Food, and creates a substantial Nutriment ; a Man may make a good Meal of 'em.

21. Take one or two Eggs, beat them with a little Water, and take a pint of good Ale or Beer, sweeten it with Sugar, then put it on the Fire, make it boiling hot, but not boil, then brew them well together : This is a curious comforting sort of Food ; or rather a rich Cordial, which does mightily replenish Nature, both with dry and moist Nutriment.

22. Asparagus boil'd, and eaten with Bread, Butter and Salt, is a most dainty Food, and affords a clean Nutriment, and is friendly to the Stomach, loosens the Belly, powerfully purges by Urine, and opens Obstructions.

23. Rice and Water boil'd and butter'd, is a friendly Food, and easie of Digestion, and affords a good Nutriment.

24. Boil'd Coleworts, Colly-flowers, and Cabbage, eaten with Bread, Butter, Vinegar

Vinegar and Salt, the first of the three being the best ; for they purge by Urine, loosen the Belly, and are easie of Digestion ; but remember that you boil them in plenty of good Water, and over a quick Fire, and not too much ; which is to be observed in all the Preparations of Herbs and Grains.

25. Rice and Milk is also a dainty Food, affording a substantial Nutriment, especially if you put Sugar into it.

26. Green Beans boil'd and eaten with Salt, Butter and Bread, is a most delicate Food : But let all People subject to windy Diseases eat them sparingly.

27. The young Bud of Coleworts and Spinage, boil'd in plenty of good Water, with a brisk Fire, and eaten only with Bread, Butter and Salt, is a fine, delicate and delightful Food, affording a good clean Nutriment.

28. French Beans boil'd in plenty of Water, with a brisk Fire, and eaten with Bread, Butter and Salt makes a most curious Dish of Food ; being of a cleansing opening Nature and Operation, affords a good Nutriment, gently opens the Belly, and purges by Urine.

29. Endive, young Parsley and Spinage, boil'd, and eaten with Bread, Butter
and

and Salt, is a curious friendly Exhilerating Food, and makes good Blood, and cleanseth the Passages.

30. Bread, Butter and Sorrel, makes a brisk Food, easie and quick of Concoction, cleanseth the Stomach, and creates good Blood

31. Spinage boil'd with the tops of Balm and Mint, seasoned with Salt and Butter, and eaten with Bread, makes a curious Dish, affords excellent Nutriment, and is of a warming Quality.

32. Carrots boil'd, and seasoned with Butter and Salt, and eaten with good Bread, is a curious Dish of Food, and very pleasant and wholesome, and easie of Digestion.

33. Smalledge makes a Potrage or Gruel of a clearing Quality; being eaten twice a Day, is an effectual Remedy against all consumptive Humours; it cleanseth the Blood, and opens obstructions of the Liver and Spleen

34. Boil'd Wheat butter'd, is a curious Dish, and affords a sweet, friendly, and most agreeable Nutriment, being easie of Digestion, and creates fine thin Blood: It's a Noble Dish.

35. Green Pease boil'd and season'd with Salt and Butter, and eaten with Bread, makes

makes a most delicate Dish of Food ; but if not sparingly eaten, are windy, and their Nutriment not strong.

36. Bread and Butter, and Radishes, is a very good Food, and affords a substantial Nourishment ; now and then, a Man may make a good Meal thereof.

37. Boil'd Turnips, season'd with Salt and Butter, and eaten with Bread, makes a very good Dish of Food, particularly for all young People ; they are easie of digestion, open and purifie the Passages, and may with safety be eaten plentifully.

38. Sweet Charwel makes an excellent Pottage, being eaten with Bread, Butter and Salt ; and is not only a good Food, but the frequent use thereof purifies the Blood, and is a Friend to the Lungs.

39. Parsnips boil'd in plenty of good Water, season'd with Salt, Butter, Vinegar and Mustard, makes a curious hearty Dish of Food, and are friendly to most Constitutions.

40. Light Puddings made of Bread, and divers other sorts of Ingredients, are pleasant to the Palate, and not ungrateful to the Stomach, if sparingly eaten.

41. Water-Cresses made into Pottage, eaten with Bread, Butter and Salt, is not only a good Food, but often eating thereof,

of, purifies the Blood, and prevents Fumes and Vapours from flying into the Crown.

42. Boil'd or Roasted Potatoes, eaten with Butter, Salt and Vinegar, makes a pleasant Dish of Food, are easie of Concoction, very grateful to the Stomach; and now and then a Meal of them may do well.

43. Rice Puddings, both plain, and made of Fruit, which for the most part are a pleasant sort of Food, easie of Concoction, and may be freely Eaten.

44. Take Currans, boil them in your Water, when almost done, mix a little small Oat-meal with two Spoonfuls of cold Water; stir it in, and let it boil a little; when done, season it with Salt, adding Sugar to it: This eaten with Bread, makes a good Meal; you may add Butter, as most good Housewives do; but I must tell them that it makes it heavy on the Stomach, and apt to send Fumes into the Head.

45. Apple-Dumplings, eaten with Butter, or Butter and Sugar, is the best of all Dumplings, affording a friendly Nourishment, and are easie of Digestion.

46. Mint makes a Noble Exhilarating Pottage; frequent eating thereof does

not only prevent windy Humours in the Passages, but it mightily strengthens the retentive Faculty of the Stomach.

47. Pears, being full ripe, make a good Pie, and are a fine gentle friendly Food, of easie Concoction.

48. Steep your Pease eighteen Hours, then boil them in a Pot, with a Fagot of sweet Herbs, some Capers, and an Onion stuck with Cloves: This is a wholesome and pleasant Food

49. Take Sorrel, Lettice, Beet, Purslain, and a bundle of Herbs, boil them together with salt Butter, and the Crust of a Loaf soaked: This is an excellent Pottage.

50. Pottage of Sprouts of Coleworts, is made thus: Boil them in Water, Salt, Pease, Broth, Butter, Onion sliced, and a little Pepper, then soak your Bread, and garnish it with Sprouts, and fill your Dish therewith.

51. Pottage of French Barley, is made by putting your Barley (being cleansed from Dust) in boiling Milk; being boiled down, put in it large Mace, Cream, Sugar, and a little Salt; boil it indifferent thick, and it is done.

52. Bread, Butter and Sage. affords good Nourishment, it expels Wind, and warms the Stomach.

53. Gar-

53. Garlick-Pottage is chiefly good for full-bodied corpulent People, and such as are troubled with Coughs, the Stone and Gravel.

54. Take your Sallad-Herbs, such as you most like, and put some Vinegar, Mustard and Oyl, well beat together, to your Herbs. This is an Excellent Sallad, eaten with Bread only, and may be eaten with Flesh, by them that won't be satisfy'd without it.

55. A piece of Bread, and a few Raisins of the Sun, make an excellent Meal, a pint of good Ale or Beer drank after it.

56. Clary shred, and Eggs beat well together, and fry'd with some Butter, is an Excellent Dish, especially for Old People.

57. Take a Cabbage-Leaf, and shred it very small, and put a little Vinegar and Pepper to it; and it will eat as pleasant as Cucumbers to those that eat Flesh with it.

58. The young Tops of Asparagus boil'd, makes an Excellent Meat, eaten with Bread and Butter.

59. A Root that grows, called Mercury, if the Tops of it, which something resembles Asparagus, be boil'd, and eaten
with

with Butter and Bread, is an Excellent Food, being of a Cleansing Quality.

60. Shadown, or Holy Thistle, boil'd, and Butter melted, and a little Vinegar put to it, makes an Excellent Meal, eaten with Bread.

61. Pumpkin fry'd, and a little Vinegar and Butter to it, make a good Meal, eaten with Bread only.

62. Whole Oatmeal boil'd in a Pot or Pipkin, but first let the Water boil; being well boil'd and tender, put in Milk or Cream, with Salt and fresh Butter, and eat it with Bread.

63. Take Alexander and Oatmeal together, pick'd and wash'd, and when your Water is boil'd, put in your Herbs, Oatmeal and Salt; boil it on a soft Fire, make it not too thick; being almost boil'd, put in some Butter; eat this with Bread, and it makes an excellent Meal.

64. Pease put into boiling Milk, or Cream, with two or three Spriggs of Mint, and a little Salt; being tender boil'd, thicken them with a little Milk and Flower: This makes an excellent Food.

65. Green Corn, taken as it groweth of itself, or a little parch'd or dry'd against the Fire or steep'd, or boil'd in Wine; affords

affords, in hard Times, a reasonable Substance.

66. Bread and raw Eggs, is an excellent Food, and cleanseth the Passages.

67. Eggs boil'd in the Shells, or roasted, eaten with Bread and Salt, and sometimes Butter, is a good Nourishing Food.

68. Eggs with Flower and Water, made into a Pap on the Fire, is a Noble Food, affording a brave clean Nourishment.

69. An Egg or two, beaten and brewed in a Pint of raw Milk, is a Noble Substantial Food : If the Weather be cold, you may warm the Milk.

70. There are several Foods made with Milk, as Custards, Cheese-Cakes, and White-pots ; these nourish much, but are not to be eaten too frequently.

71. Boil'd Pudding, made with Flower, Milk and Eggs, and Raisins and Currans, and butter'd, makes a pleasant Dish.

72. Cut the Tops of Beans when they have Codded, boil them and butter them, and they make an excellent Dish, eaten with Bread.

73. Bonny-clabber eaten with Bread, is excellent Food in hot Weather, especially for Consumptive People.

74. Flammery is also an Excellent Food, especially for those who have but
weak

weak Stomachs ; for it opens those Passages that are furr'd and obstructed by Phlegmy matter.

75. Cellary makes an excellent Pottage.

76. Furrmety plain, or with Fruit, makes an excellent Meal ; but that which is plain, is best.

77. Milk-Pottage, half Milk and half Water, eat with Bread, is Excellent for Consumptive and weak People, and for those in health too.

78. Sage, eaten with Bread and Butter in *May*, and indeed at all other times in the Year, makes a Noble Meal.

79. Pear-Pies and Apple-Pies afford good Nourishment.

80. Bread and Milk raw, as it comes from the Cow, is the best of Foods, and sweetens the Blood.

Thus, Reader, have I given thee a Catalogue of Dr. Tryon's Variety of Dishes, and cheap Ways of Living. And from the Commendation that the Doctor has given to many of them, I observe that those that are most plain, and most easie to be come at, are the most Nourishing and the most Wholesome : If therefore
Variety

Variety and Cheapness will please you, I have set before you those Noble Dishes, as the Doctor calls 'em, that will serve both for Food and Physick; and are both Meat and Sauce: And observing whereof, those whose Circumstances are narrow, may accommodate themselves accordingly with variety of Foods that will both Nourish and Delight their Bodies, and Spare their Purfes.

But methinks I hear some Honest Fellows that are willing to Thrive; say, *Here is indeed Variety of Meats, but what shall we do for Drink at a Cheap Rate? Have ye no Contrivance for that?*

I answer, Yes; or else all had been to no Purpose: For there's many a Man spends three times mote in Drink abroad, than all his Family (which perhaps may be none of the smallest neither) does in Victuals at home. I will therefore, before I conclude my *Art of Thriving*, give a Receipt or two for the making such Drink as will quench ones Thirst, please ones Pallate, and spare ones Pocket; it being easily come-at-able: And tho' I know I shall have no Thanks for my Pains from those that mis-call themselves good Fellows, whom nothing but that which will inebriate, will satisfy: Yet I doubt
not

not but the honest sober Reader, who will be contented with what suffices Nature, and designs not the drowning of his Brains, but the quenching of his Thirst, will be very well pleas'd with what I shall offer.

*How to make several Sorts of Drinks,
Cheap and Pleasant.*

I. **T**AKE a Quart of clear Water, and a large Spoonful of ground Oat-meal, and incorporate them into each other, by pouring it out of one Pot into another, fifteen or twenty times, and it is prepared: This quenches Thirst the best of any Liquor; and is excellent against Gravel, Stone, Scurvy, or most other Distempers whatever. In Winter make it Blood-warm: Or, I think it better, if just boiled into a thin Gruel.

II. Gather the Tops of Heath, whereof the usual Brushes are made, and dry them and keep them from molding; and then you may at all times brew a cheap Drink, which is very wholesome for the Liver and Spleen; if you put a little Liquorice into it, it will be much pleasanter.

III. Water and Vinegar is a pleasant Drink; or, a Quart of Water, and five or six Spoonfuls of *Aqua Composita*, a quantity of Sugar, a little Borrage, or a Branch of Rosemary, all brew'd together.

IV. Take Wormwood, that is either cut down in the Leaf before it is Seeded, or being Seeded, that which is cut into short Pieces, whereby there may be an Equal Mixture of the whole Bulk together; for you must note that the Seeded Tops are much Stronger, and more Oily than the rest of the Leaves or Stalks: Make first a Decoction of four Ounces of Hops with Nine Gallons of Water, which is the Proportion that some Brewers (in some sort of Drink) do use: And when you have got out by Ebullition the full Strength and Vertue of them, keep the same apart; and begin likewise with some small Proportion of Wormwood, to the like quantity of Water as before; and when you have bestow'd as much time and fire herein, as you did about the Hops; you may taste each of them by it self; and if you find it to exceed the first in Bitterness, then begin with a less proportion of Wormwood; and so reiterate your

G

Work

Work until you have equally match'd the one with the other : Then you may safely proceed by the Rule of Proportion, to a Barrel, and so to a Tun, and on to a whole Brewing. And so you may save the charge of Hops, by using Wormwood. which will cost you nothing almost but the gathering. Many make use of Broom to the same purpose. And some affirm, That Centaury, Artichoak Leaves, or Aloes Hypatique, will have the same Operation.

V. Cake-bread or Spice bread, (steep'd in Water) makes delicate Drink; and the Bread is wholesome to Eat.

VI. Sage, Tamarisk, and Tops of Pine, or Fir, is comended by *Bartholine* to brew withal, as much better than Hops; it being reckon'd excellent against the Scurvey, boil'd in your Liquor.

VII. Herbs that will serve in Brewing as well as Hops, and for many Constitutions much better, are, Balm and Pennyroyal, Mint, Tansie, Broom, Wormwood, Century, Carduus, Eye bright, Sage, Betony, Dandalion, and good Hay : But then you must take care to gather these Herbs in their proper Seasons, and dry them;

them; for they are not near so good, if used green. Note also, that if you infuse Broom, Wormwood, Carduus, or Tansie, or any other that exceeds in Bitterness, you must not let them lie in your Wort above half an Hour; and if you put a good quantity, a quarter of an Hour is enough.

VIII. Instead of Malt, the Liquor of Beech is commended for making an Excellent wholesome Drink.

IX. A Quart of fair Water, a Spoonful of Vinegar, or *Aqua Composita*, and a Spoonful of Sugar, a little Borrage and Rosemary, brewed all together, makes a wholesome and pleasing Drink.

X. Take a Bushel and an half of good Wheat Bran, add a Gallon of Molosses, and some Ginger; and add Water to it, and it will make a Barrel of good Table Beer.

XI. Take a Quart, or two or three, of Water, and put some Drops of Vitriol into it, with White Sugar and Nutmeg, and a little Limon-Peel; brew them well together, and it makes a pleasant and wholesome Drink.

XII. Boil Treacle and Water together, and work it with Yeast ; or stir a little Treacle and Water together, and drink a Draught, and its pleasant and wholesome; and taken oft on an Empty Stomach, cures Coughs and shortness of Breath.

Thus I have given my Reader some Receipts for cheap Drink, and that which is good, pleasant and wholesome ; and if he be dispos'd to Brew himself, shew'd him how he may go to work the cheapest way.—So that being thus put into the way to Thrive, if he will follow the Rules before laid down, and take the Advice herein given, he need not question in a little time to be perfect in the pleasant Art of Money-Catching.

I ha

I had here thought to have concluded, but the Booksellers telling me there wanted somewhat more to make up the Sheet, I shall here insert some Proverbs, which they wou'd do well to observe, that have a mind to Thrive in the World: And the rather, because Proverbs are the Wise and Experienc'd Sayings of every Nation; and by which one Nation may best judge of the Wisdom of another. And it must needs be both Pleasant and Useful to the Reader to see the Sentiments of all Nations agree so well together, with respect to the *Art of Money-Catching*, and the Way to Thrive.

PROVERBS *to be observ'd by all that will Thrive.*

IN vain he craves *Advice*, that will not follow it.

Tho Old and Wise, yet still advise.

No Alchymy to Saving, for that's the best way to Thrive.

Rely not on Another, for what thou
can't do thy self.

'Tis better riding on an Ass that carries
me, than on an Ass that throws me.

On a good Bargain, think twice.

He that makes his Bed ill, must lie in it.

He who lies long in Bed, his Estate feels it.

He who looks not before, finds himself
behind.

Keep good Men Company, and you shall
be of the Number.

Credit is like a Venice Glass, soon broken.

He that hath lost his Credit, is dead to
the World.

When all is gone, and nothing left,

What avails the Dagger with the Dudgeon
(Hest?

It is never a bad Day that hath a good
Night.

It is better to go to Bed Supperless, than
rise in Debt.

He loseth his Thanks, that delayeth to
perform his Promise.

A Man may loose his Goods, for want of
demanding them.

First deserve, and then desire.

Desert and Reward seldom keep Com-
pany

Do what thou oughtest, and then come
what can.

Think of Ease, but work on.

'Tis

'Tis good to begin well, but better to end well.

A fat House-keeper makes lean Executors.
He that is suffer'd to do more than is fitting, will do more than is lawful.

When a Friend asketh thee, there is no to-morrow.

Have but few Friends, tho' much Acquaintance.

'Tis not the gay Coat that makes the Gentleman.

Do not say Go, but gaw ; *i. e.* Go thy self.
Get thy Spindle and thy Distaff ready,
and God will send thee Flax. *i. e.* Let us do our Duty, and refer the rest to GOD's Providence.

*No Lock will bold,
Against the Force of Gold.*

You may speak with your Gold, and make other Tongues dumb.

When we have Gold, we are in fear ; when we have none, we are in danger.

One never loseth by doing good Turns.
Things hardly attain'd, are long retain'd.
Good Harvests makes Men prodigal, bad ones provident.

He that hath a good Harvest, may be content with some Thistles.

Every Man is best known to himself.

Better have my Hog dirty home, than have no Hog at all.

Dry Bread at home, is better than Roast-meat abroad.

He is Wise, that is Honest.

Honour and Ease, are seldom Bedfellows.

Lend thy Horse for a long Journey, thou may'st have him return with his Skin.

The Foot on the Cradle, and Hand on the Distaff, is the Sign of a good Housewife.

Idleness turns the Edge of Wit.

Idleness is the Key of Beggery.

Industry is Fortunes right hand, and Frugality her left.

He goes not out of his Way, that goes to a good Inn.

We must not look for a Golden Life in an Iron Age.

He that labours and thrives, spins Gold.

Let your Letter stay for the Post, not the Post for your Letter : That is, be always beforehand with your Business.

A Suit of Law and an Urinal, bring a Man to the Hospital.

Wheresoever you see your Kindred, make much of your Friends.

A Bean with Liberty, is better than a Comfit in Prison.

He that liveth wickedly, can hardly die honestly.

It is not how long, but how well we live.

He

He loseth nothing, who keeps GOD for
his Friend.

Before thou Marry,

Be sure of a House wherein to tarry.

Honest Men marry soon, Wise Men not
at all.

He who marries for Wealth, sells his
Liberty.

He who marries for Love without Money,
hath good Nights, and sorry Days.

One Eye of the Masters sees more then
ten of the Servants.

Use the means, and trust GOD to give a
Blessing.

He is not a Merchant bare,

That hath Money's worth, or Ware.

The skillfullest Man is scorn'd, if he want
Money.

Money is that which Art hath turn'd up
Trump.

Money is Welcome, tho' it comes in a
sh—n Clout.

A good Name keeps its Lustre in the Dark.

He who but once a good Name gets,

May piss a Bed, and say he sweats.

An ill Wound is more easily cur'd than an
ill Name.

By doing nothing we learn to do evil.

It is more painful to do nothing than some-
thing.

He who hath but one Hog, makes him
fat ; and he who has but one Son,
makes him a Fool.

The smoak of a Man's own House, is
better than the Fire of anothers.

There's no Companion like the Penny.

If your Plough be jogging, you may have
Meat for your Horses.

A full Purse makes the Mouth to speak.

An empty Purse fills the Face with
Wrinkles.

When all is consum'd, Repentance comes
too late.

Riches are but the Baggage of Fortune.

When Riches increale, the Body decrea-
seth : *For most Men grow old, before they
grow rich.*

Riches are like Muck, which stink in a
heap ; but spread abroad, make the
Earth fruitful.

He who serves well, need not be afraid
to ask his Wages : *For his own Merit
gives him boldness.*

Spend and be free, but make no waste.

Who more than he is worth doth spend,

He makes a Rope his Life to End.

Who so spendeth more than he should.

Shall not have to spend when he would.

He that hath Spice enough, may season
his Meat as he pleaseth.

Stretch

Stretch your Legs according to your Coverlet: Or Make your Coat according to your Cloth.

The Table robs more than the Thief.

Trade is the Mother of Money.

When the Tree is fallen, every Man goes to it with his Hatchet. Or, when a Man's down, down with him.

For want of a Nail, the Shooe is lost; for want of a Shooe, the Horse is lost; for want of a Horse, the Rider is lost,

He that goes out with often Loss,

At last comes home by weeping Crosse.

He is wise enough, that can keep himself warm.

Whores affect not Men, but their Money.

Whoring and Baudery do oft end in Beggery.

He that lets his Wife go to every Feast, and his Horse drink at every Water, shall neither have good Wife, nor good Horse.

To him that is willing, Ways are not wanting.

Good Words without Deeds,

Are Rushes and Reeds.

They must hunger in Frost, that will not work in Heat.

Prayer and Provender hinders no Journey.

Better spare, to have of thine own, then ask other Men.

The Fool asks much, but he is more Fool
that grants it.

Go not for every Grief to the Physitian,
for every Quarrel, to the Lawyer;
nor for every Thirst to the Pot.

Fear nothing but Sin.

Be not idle, and you shall not be longing.
He is not poor that hath little, but he that
desires much.

Keep not ill Men Company, lest you in-
crease the Number.

The miserable Man makes a Penny of a
Farthing; and the Liberal, of a Far-
thing Sixpence.

*Giving much to the Poor,
Doth enrich a Mans Store.*

Love your Neighbour, yet pull not down
your Hedge.

Virtue and a Trade, are the best Portion
for Children.

Sleep without Supping, and wake without
Owing.

A cheerful Look, makes a Dish a Feast,
*For washing his hands,
None sells his Lands.*

A Tradesman that gains not, loseth.

Not a long Day, but a good Heart, rids
Work.

He that gets out of Debt, grows rich.

Altho' it Rain, throw not away thy
Watering-Pot. A

*A little in Quiet,
Is the only Diet.*

A discontented Man knows not where to
fit ease.

He that is not Handsome at Twenty, nor
Strong at Thirty, nor Rich at Forty,
nor Wise at Fifty, will never be Hand-
some, Strong, Rich, nor Wise.

He that repairs not part of his House,
must build it all.

Wou'd you know what Money is? Go
borrow some.

Patience, Time and Money, accommo-
date all things.

A Penny spar'd, is twice got.

Help thy self, and GOD will help thee.

He plays well, that wins.

Gaming, Women, and Wine.

While they Laugh; they make Men Pine.

If a good Man thrives, all thrive with
him.

It is good to strike while the Iron is hot.

Time and Tide tarry for no Man.

Better thrive late, than never.

Need makes the Old Wife trot.

He that goeth a Borrowing, Goeth a Sorrowing.

It is Money that makes the Mare to go.

A Man's own Manners do make his For-
tune either Bad or Good.

Too much of one thing, is good for nothing.

*And therefore lest I shou'd tire the Reader,
I'll here put an End to these Proverbs.*

*Some Serious and Necessary Advices to
all those that desire to Thrive in the
World, and to have the Blessing of
GOD with what they get.*

I cannot close the Art of Thriving better, than with the following *Directions* and *Advices*, for which there needs no Apology.

1. **A** Ssure your selves there can be no honest Thriving without the Fear of GOD, and the Exercise of a good Conscience: And therefore above all Things disengage your self from all that Business and those Diversions that stand in Competition with that godly Fear, that ought to be a Guide to you in all your Actions.

2. Avoid the Company of all Vicious Persons whatsoever, as much as you can; for no Vice is alone, and all are infectious: Especially avoid such Persons as are scandalous either for Profession or Manners; for you run his hazard, and espouse his Disreputation: And such are Swear-
ers.

ers and Prophane Blasphemers, Hectors, Scoffers, and Town-Bullies, &c.

3. Be sure not to keep Company with Drunkards and Busie-bodies, and all such as are apt to talk much to little Purpose: For no Man can be provident of his Time, that is not prudent in the choice of his Company.

4. Be watchful against Idleness, and fill up all the empty Spaces of your Time with severe and useful Employments: For Lust usually creeps in at those Emptinesses where the Soul is unemploy'd, and the Body is at ease.

5. Take heed of those Men that are hot and quarrellsome; they will affront you for nothing, and urge things beyond Reason and measure; and you will bring your self into trouble with them, which you cannot free your self from but with difficulty.

6. Avoid multiplicity of Businesses; and in those that are unavoidable, labour for an Evenness and Tranquility of Spirit, that you may be unruffled and smooth in all the Tempests of Fortune.

7. Be not over-precipitate in your Designs; great Designs require great Consideration; and Time must bring 'em to Maturity, or else they will prove abortive.

tive. I remember the Fable tells us, The Fox reproach'd the Lioness for her sterility and slowness in Breeding ; she answer'd, 'Tis true, I breed slowly, but what I bring forth, is a Lion.

8. Take heed lest your secular Affairs does not engross all your Thoughts, and disturb the Course of your Duty to GOD : But watch over your Inclinations, and let the love of GOD be always present in the first desires of your Soul.

9. Be an Exact Keeper of your Word ; a Promise is a Debt, which you shou'd pay more carefully than a Bond, because your Honesty and Honour are the Security. Be punctual even in small matters, as meeting a Friend, restoring a Book, returning a Paper, &c. For failing in little things, will bring you to fail in great, and always render you suspected ; so that you shall never be confided in, even when you mean most sincerely.

10. Begin nothing before you know how to finish it. *Had this Advice been better observ'd, there had not been so many unfinish'd Buildings about this City as there are.*

11. Be studious to preserve your Reputation ; if that be once lost, you are like a cancell'd Writing, of no Value ; and at best, you do but survive your own Funeral.

Repu-

Reputation is like a Glass, which being once crack'd, will never be made whole again.

12. Believe not all that is told, nor tell all that you hear ; for if you do, you will not be long without Trouble, but very quickly without Friends.

13. Beware of Drunkenness, lest all good Men beware of thee ; where Drunkenness reigns, there Reason is an Exile, Vertue a Stranger, and GOD an Enemy ; their Blasphemy is Wit, Oaths are Rhetorick, and Secrets Proclamations. *Noah*, when he was drunk, discover'd that in one hour, which sober, he had kept secret six hundred Years.

14. Beware also of that filthy Sin of Whoredom, which very often goes along with Drunkenness, and as often brings the Curse of GOD upon Mens Bodies and Estates : For *a Whorish Woman is a deep Ditch, and he that is abhorred of the Lord, shall fall therein.*

15. Decline Crowds and Company as much as conveniently you may ; for frequent Discourse, even of News, or indifferent things, which happens upon such Occasions, is sometimes a hinderance as well to Vertue as to Business, when least intended so to be.

16. De-

16. Detain not Wages from the Man that hath earn'd it, lest GOD withhold his Blessing from thee : If he complains to thee, hear him ; lest he complain to Heaven, where he will be heard : For if he hunger for thy sake, thou shalt not prosper for his sake : The Poor Man's Penny is a Plague in the rich Man's Purse.

17. Pray to GOD at the beginning of all thy Works, that thou may'st by his help, bring them to a good Conclusion.

18. Do Injury to no Man, tho' never so mean ; for once in seven Years, he may have an Opportunity to do the greatest Man much Good or Harm.

19. Harken not to those who wou'd perswade you to leave your Employment ; for to be sure that en't the way to Thrive : Suspect therefore those that give you such Council, lest they have a mind to succeed you in your Business.

20. Let another's Passion be a Lecture to thy Reason ; and let the Shipwrack of his Understanding be a Sea-mark to thy Passion : So shalt thou gain Strength out of his Weakness, Safety out of his Danger, and raise thy self a Building out of his Ruines.

21. Let it be your Ambition to be Wise, and your Wisdom to be Good.

22. Let

22. Let thy Estate serve thy Occasions, thy Occasions thy Self, thy Self thy Soul, and thy Soul thy GOD.

23. Let there be no idle Person in or about your Family ; as Beggars, or un-employed Servants ; but find them all Work and Meat : Look upon them carefully, reprove them without Reproaches, or fierce Railings ; be a Master, a Mistress, and a Friend to them ; and exact of them to be faithful and diligent.

24. Avoid going to Law, if possible ; and if you do but set before you the Vexations, Delays, Quirks, and Expences, in most of our trifling Suits in Law, 'tis great odds but you'll find at the Foot of the Account, that the Play's not worth the Candle : And I am sure it is no way to Thrive.

25. Let Use and Necessity be the Rule of all the Provisions you make for the Body : Chuse your Meat, Drink, Apparel, House and Retinue of such kinds, and in such proportions, as will most conduce to these Purposes. But as for all beyond this, which ministers to Vanity, or to Luxury, retrench and despise it.

26. Be diligent in Pursuance of your Employment, so as not lightly, or without reasonable Occasion, to neglect it, in
any

any of those times which are usually, and by the Custom of prudent Persons, and good Husbands, employed in it.

27. Let every one that intends to Thrive, of what Condition soever, avoid Curiosity and all Enquiry into things that don't concern them. For all Business in things that concern us not, is an Employing our Time in things that relate to no Good of ours; and so can tend neither to our Temporal nor Eternal Benefit. But in this Account we are not to reckon our Concerning our selves in the Necessities of our Neighbours, for they concern us, as one Member is concern'd in the good of another; but it is those that go from House to House, and are Tatlers and Busie-bodies, that are the Cankers and Rust of Idleness, as Idleness is the Rust of Time, which are reproved by the Apostle in severe Language, and forbidden in order to this Exercise. Therefore cut off, as much as may be, all the Impertinent and Useless Employments of your Life, unnecessary and Fantastick Visits, long Waitings upon great Persons, where neither Duty nor Charity obliges us; also all vain Meetings, all laborious Trifles, and whatsoever spends much time to no real, civil, religious, or charitable Purposes.

28. Let

28. Let not your Poverty press you upon unlawful Measures, that you may Thrive; for that is not the way to it; but rather continue in the honest Prosecution of your Business, and leave the Success to GOD; and he will be sure either to cure your Poverty, or at least to take away the Evil of it; and that's much more, and also far better than what you can expect by all the ways of Injustice and Extortion.

29. Lie not at all; neither in a little thing, nor in a great; neither in the Substance, nor in the Circumstance, neither in Word nor Deed; that is, pretend not what is false, cover not what is true; and let the measure of your Affirmation or Denial be the understanding of your Contraction; for he that deceives the Buyer or the Seller, by speaking what is true in a Sense not intended or understood by the other, is a Lyar and a Thief; for in Bargains you are to avoid not only what is false, but that also which deceives.

30. Let no Prices be heightened by the Necessity or Unskilfulness of the Contractor; for the first is direct Uncharitableness to the Person, and Injustice in the thing; (because the Man's Necessity could not enter into the Consideration of the
of

of the Commodity) and the other is Deceit and Oppression : Much less must any Man make Necessities by ingrossing a Commodity : For such Persons are not only unjust to those single Persons with whom they Contract, but are also Oppressors of the Publick.

31. Make it your Business rather to comply with the Desires and Commands of others, than to indulge your own Inclinations. Be humble, obedient, and condescending in all your Deportment. Let this be your Constant Prayer, That GOD would perform his Pleasure, and dispose of thee, and all thy Affairs, as to Him shall seem most convenient. And the Man that hath brought himself to such a Temper of Mind, may be assur'd that he is in the ready way both to Thrive, and to have true Content.

*And when thou thus shalt come to rise,
See thou do'st not the Poor despise ;
Be courteous, generous and free,
According still to thy Degree.
From greedy Carking Care refrain ;
Be frugal, and from Waste abstain ;
Enjoy what Providence doth send ;
Be True to GOD, and faithful to thy Friend.*

F I N I S.